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Challenge

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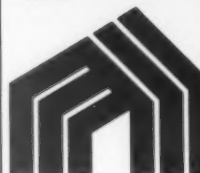
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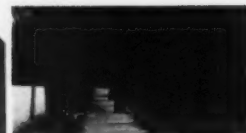
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Page 4: HUD modernization funds combined with tenant participation in the planning, designing, and construction of Nueva Maravilla in East Los Angeles transformed a bleak barracks-like public housing project into housing that greatly exceeds the expectations of its happy tenants.

Page 10: Baltimore's annual City Fair dramatizes how business, government, and the private sector are rallying behind efforts to reverse physical deterioration and economic decline that characterized downtown Baltimore during the fifties.

Page 16: National interest has been shown in HUD-supported guides designed to assist homeseekers—especially minorities—in finding housing that will meet their needs in the Washington metropolitan area. Local governments throughout the country have contacted the developer of the guides (the Washington, D.C., Center for Metropolitan Studies) seeking application to their localities.

Page 28: The vulnerability of elderly persons to criminal abuse can be blunted with reasonable safeguards, including appropriate security hardware, according to studies conducted by the Kansas City, Mo., based Midwest Research Institute.

NEXT MONTH:

Housing for the elderly

CORRECTION: ANSI Standard (American National Standards Institute) A-117.1 derived from a 1961 study conducted at the University of Illinois, *not* the University of Chicago as reported on page 30 of the March 1975 issue of *HUD Challenge*.

COVER: A glimpse of Baltimore's annual Downtown Fair

looking ahead

Environmental Impact Statement

San Francisco is the first to file an environmental impact statement required of local governments seeking community development funds provided under Title I of the Housing and Community Development Act of 1974. Prepared by the city's Planning Department, the statement details San Francisco's plans for use of Federal funds to rehabilitate existing housing, develop neighborhood centers, renovate recreation facilities, improve traffic control and initiate neighborhood beautification projects. Section 104(h) of the 1974 Act transfers the environmental impact statement responsibility to the community which applies for Federal funds. Thus, according to Chairman Russell W. Peterson of the Council of Environmental Quality, the 1700 urban areas eligible for block grants under the Act are given "the opportunity to use these Federal funds as their citizens think best, with a minimum amount of second-guessing from Washington, and with assurance that the community has reviewed and discussed the full environmental effects of alternative ways of spending these funds."

Home Safety

The U.S. Consumer Products Safety Commission is looking into ways in which homebuilding materials and methods can be improved for the greater safety of occupants. Under study are such basic elements of construction as windows, stairs, wiring, doors, insulation, and space heaters. While new safety standards developed from the studies are not expected to have much impact on existing homes, they safeguard against the hazards of home accidents in the future. Also, the Commission staff is trying to devise measures to bring existing products up to new safety standards.

World Housing Survey

The World Housing Survey prepared for the United Nations Economic and Social Council calculates that more than half the world's inhabitants will live in urban areas by the year 2000, and that there may be more than 300 cities with a population over 1 million. The latter figure contrasts with 11 cities which in 1920 had populations over the million mark. Surveying the global housing problem, the study concludes that housing is being underbuilt in urban areas, with a resulting deficit that increases yearly. The Governing Council of the U.N.'s Environmental Program recommended establishment of an international housing fund managed by the U.N., and it is reported that there are also plans for a U.N. agency for land, building and housing problems.

Older American Homeowners

A series of HUD research efforts, either planned or underway, is aimed at alleviating problems of homeownership for some 13 million elderly Americans who live in homes they own; particularly the 20 percent whose incomes are below the poverty level. The research responds to an earlier recommendation which emerged from the 1971 White House Conference on Aging for study of problems the elderly have in maintaining their homes. Various methods for home maintenance relief suggested by the conference will be examined by the TransCentury Corporation of Washington, D.C., under an 18-month contract with HUD. They include: (1) cooperatives of elderly homeowners which either provide repair and maintenance services or buy these services; (2) organized volunteer programs to help the elderly determine necessary repairs and obtain the services they need, (3) interest-free, non-amortized loans, with repayment upon death of the borrower or other transfer of the property, (4) low-cost subsidized contracts for maintenance and repair services with housing authorities that have full-time maintenance staffs; and (5) consumer education programs for the elderly.

Other HUD research projects focused on housing needs of the elderly are: a study of property tax relief for homeowners; development and testing of an emergency radio signal device in multifamily housing to summon help when needed; and work on the design of housing to make it more livable for both the elderly and the handicapped. An evaluation of HUD's Section 231 mortgage insurance program for elderly housing is planned during 1975-76.

Institute of Building Sciences

HUD is assisting in setting up a National Institute of Building Sciences authorized by the 1974 housing and community development legislation. The institute will be a nongovernment organization broadly representative of the construction industry and the public interest, with responsibilities for encouraging and assisting the introduction of new cost-saving technology in the building and construction industries. It will be headed by a board of directors consisting of 15 to 21 members appointed by the President and confirmed by the Senate. It will include representatives of construction labor groups, product manufacturers, builders, housing managers, the design professions, government agencies, codes and standard experts and consumer groups. The idea of a nongovernmental effort directed toward improving technology and efficiency in building has strong industry support.



HUD BUDGET FOR FY '76

**'a realistic picture
of the Federal
commitment'**

The proposed HUD budget for Fiscal Year 1976 includes authority for the following major actions, several of which are unprecedented in the history of the Department:

- An additional \$6 billion in Government National Mortgage Association (GNMA) purchase authorities in 1975 bringing the total authority to make commitments in support of the mortgage market during the period of credit stringency to \$16 billion for 500,000 units.

- \$2.55 billion in FY 1976 for local community development under the Community Development grant program, authorized by Title I of the Housing and Community Development Act of 1974. These funds will enable local public officials to plan and carry out community development projects based on local priorities.

- Commitments in FY 1976 to subsidize the rental of an estimated 400,000 newly-constructed and existing units for lower income families under the Section 8 Lower Income Housing Assistance program. This new program should increase flexibility in financing, expand the role of private owners to operate units, and afford tenants the opportunity to select the housing in which they will live.

- Direct loan authorization of \$215 million a year to support housing for the elderly under the revised Section 202 Housing for the Elderly or Handicapped Program.

- For the first time, a direct appropriation of \$525 million for public housing operating subsidies, a substantial increase over previous years. FY 1976 will be the first full year under the "Performance Funding System" method of making funds available to local public housing authorities, which includes incentives for improved local management.

- Capital improvements for public housing of \$215 million in FY 1976 under the Modernization Program.

- Total requested appropriations of \$5.9 billion for FY 1976, as compared to \$5.2 billion for FY 1975.

In briefing on the budget, former HUD Secretary James T. Lynn said

that over \$5 billion of Community Development funds would be available under the budget to States and localities during FY 1975 and 1976. These funds will be distributed primarily through formula grants, which recognize population and housing needs of communities, as well as the relative extent of poverty.

In connection with the Section 8 program, the budget predicts reservations of 200,000 units for FY 1975. "This estimate is not a ceiling but the number of applications which are expected to reach the approval stage during this fiscal year," Lynn said. "The Department has allocated all available authority to process up to 400,000 units in 1975 should that volume of activity actually materialize." He also noted that commitments were estimated for up to 400,000 units in FY 1976.

Authorizations for assisted housing and operating subsidies will be "front doored" in accordance with the Congressional Budget Act of 1974. Section 401 of the Act provides that neither House of Congress can consider any bill for new spending authority unless the bill also provides that such authority be approved in Appropriation Acts. This will bring a major portion of the HUD budget under appropriations control for the first time.

The former Secretary also said that the FY 1976 proposed budget includes an additional 6,000 units of public housing for Indian families.

In briefings on the budget, Lynn reemphasized the President's concern, as well as his own, with the current low rate of housing starts. The recently announced four point program, including lowering the FHA-VA interest rate from 9 to 8.5 percent, will help substantially, but he pointed out that these efforts, as well as HUD's other efforts directed at helping people obtain better housing, are substantially dependent on the success of the President's recommendations to the Congress on fighting inflation, recession, and energy shortage.

The FY 1976 proposed budget continues the Direct Cash Assistance

experiment which is designed to test the feasibility of providing housing aid to needy families. Estimated cost for this activity is \$15 million within a \$65 million total HUD research program for 1976. Other continuing research activities include dissemination of techniques to lower the cost of housing, demonstration of possible approaches to neighborhood preservation, and programs for improving the community environment and conservation of natural resources.

The proposed budget also allocates approximately \$13 million for Fair Housing and Equal Opportunity. In FY 1976, the Department will place increased emphasis on compliance reviews to assure equal access to HUD assisted programs. Compliance reviews will increase from 80 in 1974 to 600 in 1976.

The proposed budget also allocates \$75 million for flood insurance studies. The significant increase over the \$30 million provided for 1975 is to assure that areas having special flood hazards are expeditiously identified and that communities enact and enforce appropriate flood plain management measures.

Fiscal 1976 budget outlays are estimated at \$7.1 billion, including \$2.4 billion for Housing Subsidy Payments, and \$730 million for payment of mortgage insurance claims. The biggest part of the increase over the FY 1975 outlays of \$5.5 billion comes from an estimated \$1.3 billion for outlays under the Community Development program. The Secretary stressed that, as in the past, outlay figures under this program are purely estimates and not ceilings.

The major portion of the proposed increase of \$700 million in appropriations requested in 1976 represents increased housing payments and public housing operating subsidies as more subsidized housing units become eligible for payments.

In briefing on the 1976 proposed budget, former Secretary Lynn explained that the method of computing budget authority—new or increased authorization to commit the Government to expenditures—in the subsidized housing programs has been

changed to reflect a more realistic picture of the Federal commitment. HUD budget authority under the new concept is shown at \$30 billion for FY 1976. Under the old concept, it would be \$6.5 billion.

In the past, a commitment to enter into a 40-year housing subsidy contract was not counted as budget authority; only the amount of the annual payment was counted. Thus, in a case where \$1 billion of contract authority was requested, the budget might not show any budget authority at all since payments might not be required for several years.

An authorization for \$1 billion for up to 40 years is really an authorization to make payments of up to \$40 billion, Lynn pointed out. The FY 1976 budget now reflects the complete commitment figure as budget authority. This accounting change, he noted, does not affect Federal outlays which will continue to be disbursed annually out of the authority provided.

The former Secretary said that while the new method of counting budget authority goes a long way toward presenting HUD's true financial involvement, the budget figures still do not adequately describe HUD activity. For example, he noted that by the end of FY 1976 there will be over \$85 billion in FHA insurance outstanding, \$20 billion in flood insurance policies in force, and another \$20 billion in GNMA Mortgage-Backed Securities outstanding.

Also not included within HUD's budget totals, but a very important part of the Department's activities, is \$150 million for disaster relief administered by the Department's Federal Disaster Assistance Administration. Should disaster costs be in excess of this sum, Lynn noted that supplemental appropriations would be necessary.

The Department's roster of permanent, full-time employment for FY 1976 is estimated to remain at the FY 1975 level of 15,200. ©

—Thomas Vinciguerra
Public Information Specialist
HUD Central Office



The Miracle

Nueva Maravilla, a public housing project in East Los Angeles, California, is proving that the quality of life in public housing can be raised using existing programs and resources while staying within projected time frames and budgets. This project may well serve as an example of successful combination of effective management and resident participation in the planning and execution of a major housing program.

Maravilla was a 504-unit, barracks-like public housing project hastily built during the 1940's. The two- and four-unit buildings sprawled over 60 acres, but provided little open space and few recreation areas for the 1,550 residents. The one-bath units were small, and the bedrooms too few for the families living there. The one thing Old Maravilla offered all 504 families was an appalling lack of living space. And Old Maravilla experienced all the ills of many low-

income urban areas—juvenile and adult violence, drug abuse, threats to personal safety, dependence, and discomfort.

Renovation vs. Redevelopment

No one questioned the need for modernization. What was in question was the advisability of spending large sums of money for facelifting a project that had been hastily designed, poorly constructed, and inadequately equipped. Thus, the idea of complete demolition arose among the housing authority commissioners and officers, the tenants, and Federal officials.

In 1971 HUD had formally committed over \$10 million and authorized preparation of plans and specifications for renovation of the project. With the consensus of tenants and local and Federal officials, HUD authorized the use of modernization funds for both demolition and new construction—the only

time to date that HUD modernization funds have been used for new construction.

When the plan to replace Maravilla's obsolete units with new housing was adopted, the housing authority agreed to tenant participation in all decisions that would affect them. Thus, tenants participated in the planning, designing, and construction of the buildings. A survey of all families showed tenants overwhelm-

Ceremony marks completion of Nueva Maravilla Modernization program.



of Nueva Maravilla

By Tacy Cook

ingly in favor of redevelopment over modernization.

Over 30 planning meetings were held to involve Maravilla's residents in helping to determine the way the new project would be built. One of the first decisions was to adopt a new name, "Nueva Maravilla." Other decisions bore on tenant distribution, parking, security, and even the architectural style of the project. Plans were revised repeatedly until they satisfied the families who now live in the finished project.

The relocation program was initiated in early 1972 to clear a portion of the project for construction of the first of three phases. On January 11, 1973, construction began on the units for the elderly in one corner of the site. By April 1973, 150 units were completed and residents began returning to the best housing many of them had ever known.

Mood of Tenants Changed

Today Esperanza Marquez proudly shows off her one-bedroom unit and says that she and her husband find the activity and social life the best part of living in Nueva Maravilla. Pointing out the emergency call button in the bedroom, the intercom at the front door, the grab bars in the bathroom, the air conditioning and garbage disposal, she says that she and her husband are about to go to the club house for a hot meal that costs only 35 cents.

The senior citizens have named their club "Club de las Rosas" because the open ironwork walls around the project are set off by rose bushes. Many common areas are divided into garden plots the senior citizens have creatively filled with flowers and cactus plants or, more mundanely, with vegetables. Families relocated from Old Maravilla were given priority consideration for units when

construction was completed. However, through extensive use of HUD-acquired housing and the Section 23 Leasing Program, approximately 100 families found single-family housing in desirable neighborhoods and adapted so well to their new homes that they did not wish to return to Nueva Maravilla. The Housing Authority determined which HUD-acquired properties were suitable for rehabilitation and relocation of tenants. Then the county leased the houses from HUD, and gave the relocated tenants the option to buy the dwellings if they qualified under the Section 235 program. The Authority carefully matched families with housing suited to their needs; as a result there has not been a single complaint from those who relocated into HUD-acquired property through the Leasing Program.

More than 40 families have bought their own homes. The relocation pro-

gram provided these families with an opportunity for upward mobility and allowed others who would not have had the chance otherwise to move into modern public housing.

Nueva Maravilla has 354 townhouses for young families and 150 units for elderly. The units have an entrance hall, living room, dining area and kitchen on one level and two, three, or four bedrooms and baths upstairs. The residents preferred the two-story arrangement to living in one level apartments on either the first or second floor.

Affirmative Action

The Nueva Maravilla Affirmative Action Program is considered one of the significant reasons why construction took only 24 months instead of the estimated 36 months. The program dealt with employment and training of local residents in the construction trades.

Project contractors, Goldrich & Kest, Inc., and Shappel Government Construction, Inc., agreed that 60 percent of the work force would come from the community. Forty percent of their subcontractors were from minority, neighborhood-based companies.

In the contractor's bid, \$500,000 was included for training and employment of project and neighborhood residents. As a result of this on-the-job training, 62 persons now have union-authorized jobs in construction crafts; six are already journeymen; 50 more work as laborers or in maintenance.

The Nueva Maravilla Affirmative Action Program was not limited to getting tenants involved in the construction of Maravilla. The Los Angeles School District provided space and personnel that made it possible for women to be recruited and trained as drapery seamstresses. They made the draperies for the entire Maravilla project. Many of these women are now employed by drapery manufacturing establishments.

Residents were also recruited as security guards for the project, both during construction and after occu-

pancy. There was no vandalism to supplies or equipment during the three construction phases. Security for the finished project is still provided by a uniformed security force made up of residents recruited and trained. Some of these men now have security jobs elsewhere.

The success of the Affirmative Action Program is attributed to the cooperation of the contractors and the attitude of those hired from the neighborhood for on-the-job training. The East Los Angeles Community Union (TELACU) staff continually emphasized that an individual's success was his own responsibility. The contractors were merely offering a way to participate in a positive lifestyle; the individual had to be willing to work, or the contractor would let him go and replace him with someone else. The employees who could not accept this responsibility, even after counseling, were dropped from the program. No employee was allowed to "run a game" on the employers.

Tenants enrolled in the training programs received stipends and loans for union dues and hand tools. One fourth of their salaries for half the time they worked was paid by HUD and the remainder by the contractor.

Target Projects Program Considered

The program has been such a success that the housing authority wants to apply the same approach to the Target Projects Program (TPP) in Long Beach, California. When he toured Nueva Maravilla in November 1974, HUD Assistant Secretary for Housing Management, H.R. Crawford, called Nueva Maravilla a model for the TPP Program.

"The combination of social services and vastly improved housing conditions is the key to upgrading the quality of living for residents of public housing throughout the Nation. This is an example other authorities should study and can follow with the use of TPP funds," Mr. Crawford said.

Sense of Community

On November 27, 1974, the more

than 500 units of new housing were dedicated in a ceremony on the central playground of Nueva Maravilla.

At this ceremony the emphasis was the same as it had been for the groundbreaking and for the visits of housing dignitaries. It was the spirit and pride of the tenants that helped make Nueva Maravilla one of the finest housing developments of its kind in the United States.

The story, however, does not stop there. It is an ongoing one evident in the attendance at language classes held in the community center by the Los Angeles District; in the medical clinic equipped by the county and staffed with a full-time doctor and nurses; in the "Youth Opportunity on Wheels" van parked in one of the parking lots; in the conspicuous lack of graffiti on the walls; in the cornfields and gardens planted on the small plots marked off by management; in the aggressive tenant advisory board that makes personal home contacts with families who have problems or cause problems; in recreational programs that include arts, crafts, sponsored trips and cultural pursuits; in counseling on Social Security, drug abuse, food stamps, vocational training and other personal problems.

Robert H. Baida, HUD Administrator in San Francisco, who oversaw reconstruction of Nueva Maravilla to successful completion, is pleased with the results.

"I see in Nueva Maravilla what appears to be a reasonable amount of space for comfort and privacy. I see the kind of community facilities that will serve the people. But more important than that, I see a determination on the part of the tenants to see that this remains a good project."

Nueva Maravilla is not new housing alone, it is well-planned total community living. It means a comfortable home in a community with many supportive services. It is a model for other communities. ☺

Ms. Cook is a Public Information Specialist in HUD's San Francisco Regional Office.

The Emergency Home Purchase Assistance Act

New Ground for Ginnie Mae

By Jennifer McMurray Read

On October 18, 1974, President Ford signed into law the Emergency Home Purchase Assistance Act of 1974 (Public Law 93-449). The passage of the Act was in direct response to the President's request on October 8 before a joint session of Congress for emergency relief for the depressed housing industry. Though only five pages long, the Act was expected to have a significant beneficial effect on plunging housing starts and high unemployment in the construction industry by permitting the Federal Government for the first time to purchase below market interest rate conventional mortgages.

Emergency authority to assist conventional mortgages could greatly expand the ability of the Federal Government to smooth the peaks and chasms that have characterized the fortunes of the housing industry.

The dimensions of the housing depression are dramatic. In the 23 months preceding the President's request for emergency assistance, housing starts dropped from 2.51 million units to 1.2 million units. At the time the President signed the Act, unemployment in the construction sector was 12.4 percent. Homebuilders faced severe financial difficulties across the Nation. Potential home buyers were shut out of the mortgage market by high interest rates.

The Emergency Home Purchase Assistance Act is designed to increase the availability of home mortgage credit—particularly in areas where credit is scarce or nonexistent—and thereby boost housing starts and reduce unemployment. The vehicle is HUD's Government National Mortgage Association (GNMA) which previously was allowed only to purchase mortgages insured by the Federal Housing Administration (FHA) or guaranteed by the Veterans Administration.

The Conventional Home Purchase Program

GNMA, familiarly known as "Ginnie Mae," is a corporation controlled by HUD under the aegis of the Office of Housing Production and Mortgage Credit. Under the Emergency Home Purchase Assistance Act and under its other programs, Ginnie Mae generates mortgage credit by entering into advanced commitments with private lenders to purchase mortgages at predetermined rates and by absorbing the difference between the predetermined rate and the actual market rate at the time the mortgage is



purchased pursuant to the commitment.

The program under which Ginnie Mae carries out the main focus of the Act is the Conventional Home Purchase Program. The Act also permits use of funds for FHA-insured or VA-guaranteed mortgages.

How does the conventional program transform mortgage commitments into mortgages for the home buyer? First, Ginnie Mae sells mortgage commitments through either the Federal Home Loan Mortgage Corporation ("Freddie Mac") or the Federal National Mortgage Association ("Fannie Mae"). Freddie Mac and Fannie Mae function as "agents" for Ginnie Mae; the commitments sold through these two institutions are between Ginnie Mae and the mortgage originator. The principal mortgage originators are savings and loan associations and mortgage bankers. Freddie Mac sells commitments to S&L's while Fannie Mae can sell to mortgage bankers as well as S&L's. The home buyer obtains a mortgage from one of these two types of lenders.

At that point the mortgage originator sells the mortgage back to Ginnie Mae through whichever "agent" institution—Fannie Mae or Freddie Mac—it obtained the mortgage commitment.

By January 22, 1975, \$6 billion had been authorized to implement the statute. An initial \$3 billion was authorized in October 1974 and was fully committed by early January 1975. Rates under the initial phase were first established at 8½ percent and progressively lowered to 8¼ percent and 8 percent.

On January 22, 1975, an additional \$2 billion was made available for commitments for conventional mortgages and \$1 billion was authorized for FHA-insured and VA-guaranteed mortgages, both at a 7¼ percent rate. Buyers snapped up the \$3 billion package in 2½ days. Because the Act permits Ginnie Mae to hold up to \$7.75 billion in mortgages and mortgage commitments at any one time, by January 24, 1975, only \$1.75 billion remained for future programs.

View From the Top

The man administering Ginnie Mae's burgeoning responsibilities is a familiar face at HUD but relatively new to the presidency of Ginnie Mae. He is 35-year-old Daniel Patrick Kearney, a housing finance "wunderkind" from Chicago who entered the housing field in 1969 as Executive Director of the Illinois Housing Authority. In 1973 he came to Washington to assume the post of Deputy Assistant Secretary for Housing Production and Mortgage Credit and Assistant Commissioner of the Federal Housing Administration. In July 1974, Kearney succeeded Woodward Kingman as President of Ginnie Mae.

In an interview, Kearney focused on ways the Act affects the average man or woman, whether home buyer or out-of-work employee in the construction industry.

Kearney pointed out two ways the Act assists the average person who wants to buy a home. First, he noted, before the broadening of Ginnie Mae's powers, mortgage

money was extremely tight—nonexistent in some States, available in limited amounts in others and frequently at prohibitively high interest rates. The Act increases the availability of mortgage money and at advantageous rates.

Once a home has been purchased, the home buyer enjoys a distinct reduction in monthly payments from what he or she might have had to pay if the mortgage had been obtained at the market rate. For example, he said, if a home buyer purchased a home with a \$30,000 mortgage extending over 30 years at 10 percent interest—now the statutory limit in many States—the home buyer's monthly payments would be \$263.04. In contrast, under the Conventional Home Purchase Program's January rate of 7¼ percent, the home buyer's monthly payments for principal and interest would be \$215.10.

"That's a savings of \$47.94 per month, \$575.28 a year, and \$17,258.40 over the term of the mortgage," Kearney calculated.

How many homes would be financed under the program? Kearney estimated the conventional program could generate mortgages for 200,000–225,000 homes—90 percent for new starts and 10 percent for existing homes. "That number of new starts can put a lot of people back on the job," he commented.

Kearney pointed out that neither the conventional plan nor its impact can be separated from Ginnie Mae's

Daniel P. Kearney, Pres., Government National Mortgage Assoc.



other programs and the programs of other Federal agencies. Aside from the increased responsibilities brought by the new Act, Ginnie Mae experienced a significant upsurge in activity and innovation in 1974. In January 1974, increased authorization for the Tandem Plan provided \$6.6 billion for Ginnie Mae to purchase FHA-insured or VA-guaranteed mortgages at below market interest rates. This action was estimated to generate 200,000 new homes.

In May 1974, the Administration announced an increased authorization of \$3.3 billion for additional FHA- or VA-sponsored mortgages. This additional step was estimated to provide at least 100,000 new homes. And Freddie Mac was provided \$3 billion for another 100,000 homes. All together 400,000 homes were sponsored by Federal programs prior to the Emergency Home Purchase Act. Kearney noted these calculations did not even take into account the degree to which housing starts were spurred by Federal Home Loan Bank Board (FHLBB) advances to its member institutions.

Focus on New Construction

Asked why the program to finance conventional mortgages on existing homes was limited to 10 percent of the mortgages sponsored under the program, Kearney stressed the objectives of the statute to stimulate new construction and thereby reduce unemployment in the housing industry. To keep the program on track toward these goals, Ginnie Mae imposed constraints against using a preponderance of available funds on existing homes. While the existing home market has definitely suffered, the new home market has taken the heaviest blow, he said.

In addition, he noted that the linkage between the existing home sale market and the market for newly constructed homes is not clear. It is true, he said, that many families must sell their existing homes to finance newly constructed homes and these home sellers have been plagued by potential home buyers' inability to secure mortgage money. "That's the major reason for providing funds for existing housing," he said. But a systematic study of the relationship between the two markets is essential in order to fully assess the effect additional diversion of funds into the existing home market would have.

Urban Impact

Turning to criticism voiced by several members of Congress that the statute failed to address the housing needs of low-income groups and citizens living in high density and high cost areas, Kearney agreed the law would have a "limited impact" on urban areas but disputed the notion the Act subsidizes the rich.

Impact on urban areas will be less than in lower density areas because the only multifamily units covered by the statute as currently drawn are condominiums and cooperatives insured by FHA, a very small percentage of the multifamily housing market, Kearney said. He recounted that President Ford, while pleased with the swift

passage of the Bill, expressed disappointment that the measure did not cover conventional mortgages for apartments. The Department, he said, would wholeheartedly endorse amending the Act to cover conventional mortgages for multifamily housing, whether sold as cooperatives or condominiums. By extending the coverage of the Act, he said, not only would the impact on urban areas be increased, but lower income groups would have a greater opportunity to utilize the program.

The benefits of the statute, nonetheless, are available to families in lower income brackets. Kearney pointed out that the Act permits a minimum downpayment of 5 percent if 20 percent of the mortgage amount is covered by a qualified private mortgage insurance contract.

A general rule of thumb used by lending institutions for determining the amount of money a family can afford to spend on a home is that the monthly principal and interest cannot exceed one-fourth of a family's monthly income after taxes. Using that general rule, he said, a home buyer with a \$9,000 annual income after taxes would be able to afford \$190 per month in principal and interest. A family at that income level could finance a \$25,000 mortgage on a \$30,000 house.

Highlights of the Emergency Home Purchase Assistance Act

- Programs initiated under the statute are activated on the basis of the HUD Secretary's determination that inflationary conditions and related government actions are depressing housing starts and threaten the economy as a whole. The Secretary then directs GNMA to purchase mortgages and make commitments to purchase mortgages for a defined period. The Secretary may continue to start programs until the statute expires on October 18, 1975.

- The statute authorizes GNMA to hold up to \$7.75 billion in mortgages and mortgage commitments at any one time.

- The bulk of funds are for newly constructed homes but some funds may be used for homes constructed prior to October 18, 1973.

- Coverage includes one-to-four-family residences, one of which must be the principal residence of the mortgagor. Multifamily structures with more than four units are covered only if insured by the Federal Housing Administration. The National Housing Act is amended to cover units in a cooperative housing project if the entire project is covered by a blanket mortgage insured by FHA.

- The maximum mortgage amount to be financed for one unit of housing is limited to \$42,000 except in Alaska, Hawaii, and Guam where the limit is \$55,000.

- Mortgages purchased pursuant to this statute are exempted from State usury laws; however, some States have statutory or constitutional provisions prohibiting or limiting mortgage fees and charges which may curtail the use of the program.

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Baltimore Today

By Richard P. Davis

By the mid-1950's, Baltimore's central business district was deteriorating in the face of stiff competition from the expanding suburbs. Downtown employment had not grown in 20 years. Rents were falling. Firms were moving out, or going out of business altogether. Loft and warehouse space was vacant. Downtown department store sales were declining and property was sometimes selling below its assessed value.

But a group of business leaders decided they could not accept the gloomy forecasts of total commercial collapse. If it was determined to do so, Baltimore could arrest the decline and achieve new levels of commercial and aesthetic success, the businessmen believed. So they formed two organizations, the Committee for Downtown and the Greater Baltimore Committee, and jointly financed a study which resulted in a master plan for downtown Baltimore.

The idea for Charles Center was proposed to the City of Baltimore in March 1958, and later that year the city agreed to undertake the massive urban renewal program which came to be symbolized by Charles Center and the Inner Harbor.

In 1965, with Charles Center on its way to completion, the planning and implementation of the next phase of redevelopment was begun: A 20-year program of renewal encompassing 240 acres adjacent to the central business district and focusing upon Baltimore's original and most important asset, its Inner Harbor.

Charles Center, now 85 percent complete, is a unified complex of office buildings, apartments, hotels, theaters, retail shops and underground parking garages connected by a system of urban plazas, and ground-level and elevated pedestrian ways. Charles Center has received national and international recognition for the excellence of its overall design in which fine old buildings have been retained and merged with exciting contemporary architecture. This 33-acre project has created a new heart in the central business district around which both public and private redevelopment of other strategic downtown areas is occurring. In 1974, the Lexington Mall, linking Charles Center with the major downtown retail section was opened.

The things Charles Center has given Baltimore can be measured in terms of people:

- 30,000 people working and doing business in the 2 million square feet of office space, where 9,800 worked before.

- Residents in 400 apartments with 300 more to be built; none lived in the central downtown area before.

- Shoppers daily in 335,000 square feet of retail area.

- Workers, shoppers, visitors using 4,000 underground parking spaces.

- Visitors to the city using 650 rooms in a new hotel and 400 more in an older hotel which has been totally renovated.

- Theater-goers attending the 1,800-seat Morris Mechanic Theater.

- Thousands upon thousands attending public events in Charles Center's three new urban plazas.

Value in Revenues

Value can be measured in dollars, too. It costs some \$180 million, most of it in private investment, but with \$35 million in public funds, to create the setting which attracted the private development. The city receives some \$2.5 million annually in additional tax revenues from Charles Center. And the success of Charles Center has assured Baltimore its dominance in the region's white collar job market.

The first stage of the Inner Harbor program contains approximately 95 acres on three sides of the harbor basin. This area serves as a major gateway connecting one of the Nation's largest seaports with the modern business district surrounding Charles Center. The commercial traffic generated by a major metropolis joins with visitors drawn to the historic and recreational attractions of the harbor area.

Shoreline improvements are transforming the water's edge with parks and promenades to attract consumers, office workers, holiday seekers and tourists.

BELOW—Anchored in its permanent berth, the Navy's oldest vessel, the *Constellation*, offers a noble backdrop for Baltimore's City Fair.

OPPOSITE—Baltimore's Center Plaza





Charles Center provides a natural setting for activities attracting all age groups.



New office buildings, a pentagonal World Trade Center, apartments, and a medical nursing center are rising around the harbor basin, along two recently widened boulevards, Pratt and Light Streets. Between the boulevards and the water there will be low pavillion structures housing restaurants, shops, theaters, and other visitor attractions. The bulkhead has been rebuilt as a public wharf for excursion boats, tourist barges, ferries and visiting ships; provisions will be made for hovercraft, hydrofoils and STOL seaplanes.

The U.S. Frigate *Constellation*, the oldest fighting warship of the Navy, has been permanently moored at its new dock on Pratt Street, and the Maryland Academy of Sciences is building a \$7,000,000 science center and planetarium. A luxury hotel is to start construction shortly.

Four existing structures remain: The News American Building, the McCormick and Company spice plant, Christ Lutheran Church, and the Baltimore Copper Paint Company's semi-circular brick office building.

Second Stage

The second stage in the program, called Inner Harbor West, involves 68 acres south of Charles Center and west of Inner Harbor I. It will feature a model urban residential neighborhood, with high- and low-rise housing for up to 2,500 moderate- and middle-income families, designed by the internationally-known Kenzo Tange and Urtec. There will also be a Federal courthouse, office building and commercial facilities in the blocks lining the Pratt Street Boulevard immediately south of Charles Center.

A third area of the redeveloped Inner Harbor will provide a new Harbor Campus for the Community College of Baltimore. Construction started in September 1973. When the doors open for classes in the Fall of 1975, the first of 4,000 students will be enrolled in the liberal arts courses and work-study programs related to downtown and maritime businesses.

Planning is now under way for the fourth Inner

Harbor project, Inner Harbor East, which will provide high-rise apartments in a dramatic setting on the remaining Inner Harbor piers.

Also in the planning stage is the Municipal Center, extending from City Hall four blocks south to the water's edge. It is proposed to retain the handsome old buildings in this area, which was once the home of maritime banking interests, and to convert the traditional turn-of-the-century Custom House into a museum and library for the Community College of Baltimore. A renewal plan is scheduled to be submitted to the City Council in 1975. City Hall, a unique Victorian municipal structure, is undergoing a total renovation.

Hundreds of thousands attend Baltimore's City Fair each September.



City Buoyed by Change

Joining the economic and architectural success of the Charles Center-Inner Harbor projects is the symbolic importance these major renewal efforts have had for the citizens of Baltimore. Baltimoreans have learned that effective alteration of the urban environment is possible. They have learned that severe urban problems can be solved with concerted support of creative planning and development.

If the mid-Fifties were a low point for Baltimore economically, surely the spiritual depth was in May 1970, when the city's traditional rite of spring, the Flower Mart, erupted into a rough-house. That behaviour, Baltimoreans felt, was not representative of their city, and clearly many citizens longed for an opportunity to prove that the races, the generations, the neighborhoods could get along together. An opportunity came before the year was out with the first Baltimore City Fair. The Fair marked the start of an enthusiastic climb in Baltimore's self-respect.

The Fair's planners took into account the things they considered essential for a massive public gathering. If expanse were needed, the City Fair would be located in the Charles Center, built for just such a citywide celebration (later it moved to the Inner Harbor). If a broad base were needed, the Fair would have the sponsorship and involvement of the entire community. If entertainment were to be a part, it would be the best, including "name" performers and local talent, and a variety of music from soul to symphonic. The Fair would provide an amusement area—the first of its kind ever in downtown Baltimore. The Fair would place its emphasis upon neighborhoods, and give each one a pavillion from which it would have an opportunity to sell crafts made in its communities and a chance to tell what made the neighborhood distinctive. (But eventually it was realized that neither the chance to make money nor the "neighborhood promotion" was the most significant contribution of the Fair; rather it was the chance for residents of the neighborhood to rally together around a project, and to form the basis for further cooperation around neighborhood problems in the future.)

The Fair has become a place for institutions such as the Environmental Center, which handles environmental problems; Adopt-A-Lot, which helps groups establish gardens and tot lots on city-owned lots; Beautiful Baltimore, the city's beautification agency; Movement Against Destruction; Fund for Animals; and others, to bring their message to the public.

Business and government have rallied to the City Fair as one of the best events in Baltimore, and both have given whole-hearted support.

The first City Fair was a resounding success, and so were each of the four that followed. Hundreds of neighborhoods and institutions take part each year, and thousands of volunteers work together on it. Literally hundreds of thousands (some say more than a million) attend during the three days of the Fair each September.

On the closing day of the 1973 and 1974 Fairs the crowds were described as the largest ever assembled on the East Coast of the United States. Without exception, the crowds have been good humored, well mannered, and virtually trouble-free.

Why? The first Fair ran well in part because everyone who attended was determined to prove to himself and to others that Baltimoreans can live together. It was partly because the Fair-goers could see their neighbors taking part. They felt the Fair was theirs.

After the first Fair, it became easier (though increasingly bigger). The Fair had worked, and the Fair itself became a matter of pride for Baltimoreans.

Multi-Purpose Downtown

The Fair is not Baltimore's only use of downtown, of course. Charles Center and the Inner Harbor (which as it underwent development provided a site for the Fair) were natural meeting places, and gradually a year-round program of activities has been built up—partly by city government, largely by private groups.

In December, a Charles Center Plaza is the home for Christmas trees decorated by different neighborhoods, and a gathering point for carolling groups. In May, it is the focal point for Preakness Week (triple crown racing event) activities. In between it may be the site of a senior citizens' rally. At noontime on a spring or summer weekday there may be "Jazz on the Plaza," and at night "On Stage Downtown" will provide a name band in performance.

The Inner Harbor has a permanent attraction in the "Constellation," but added to it are "Sunny Sunday" events to which families are drawn for an ethnic gathering, an antique show, a flea market.

Another example of Baltimore's innovation and imagination that make life more pleasant is seen in War Memorial Plaza which a few years ago was just a large barren, open space opposite City Hall until the Mayor's Advisory Committee on War Memorial Plaza equipped it with a stage and seats, set up a small restaurant, and instituted a program of daily events. It has once again become a part of life in Baltimore.

Baltimore is perhaps one of the least noticed major cities in the United States. A few years ago its own citizens were among its worst critics. But in recent years the local criticism has become quieter, and with increasing frequency one hears the Baltimore enthusiasts among its residents. People have become proud of their individual neighborhoods, and anxious to continue improving them. They are anxious to show off Charles Center and the Inner Harbor, and pleased to be living in Baltimore.

Again and again one hears the comment, "I'm so glad they had this event. It's the first time I've been downtown in years. And how much it has changed!"

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MRC-TV

New Technology for 'Round Table' Exchange

By Rodman Davis



An innovative two-way television conferencing system, which makes it possible for members of neighboring government agencies to hold meetings and exchange ideas, has been quietly and successfully operating in the New York-New Jersey-Connecticut region since July of 1973.

The two-way microwave television system, known as MRC-TV, was developed by the Metropolitan Regional Council (MRC) with financial assistance from HUD's Comprehensive Planning and Management Assistance (701) Program.

MRC is a voluntary council of local governments serving essentially a tri-state, 22 county metropolitan area, 8000 square miles in size, with a population base of 18 million people. It has 550 general purpose governments, and another 800 special districts, an example of jurisdictional and administrative fragmentation typical of other large metropolitan areas, particularly in eastern parts of the United States. A few years ago MRC visited a county in New Jersey where deliberation centered on possibilities for installing closed-circuit television in a court system. Today the system is already being shared by nine county governments in New York, New Jersey and Connecticut. Eight other counties have signified interest in joining the network. Main facilities are at MRC headquarters in Manhattan's World Trade Center with primary facilities in county seats and selected cities.

High Capacity System

MRC-TV can accommodate as many as 200 participants. Most sessions have been conducted with the participation of an average of 100 persons from different communities. They see and hear each other in live discussions with the intimacy normally found in much smaller gatherings. Question and answer sessions between individuals in different locations are achieved through use of a simple system of signals which are coordinated by the chairman of the particular session being held. All sessions are videotaped for replay on request on one-inch black and white videotape. Copies are also made on request on 3/4 inch videotape and mailed to local governments in the region and Nation at large.

MRC-TV is seen as filling an important need in government communications, whether for emergency situations involving police or fire departments, or for regularly-scheduled meetings of county officials. In addition, the system has proved eminently successful for

in-service training programs on subjects ranging from supervision and management to a speedwriting course for civil service employees. As additional receivers and transmitters are installed, particular emphasis will be placed on the field of public personnel training.

Of prime interest is the fact that each of the two-way points is equipped to re-transmit television pictures to future satellite points in the surrounding area. Thus, it will be possible for authorities in any given region to communicate visually on a simultaneous basis.

Multiple Benefits Noted

Officials point out that the advantage of the system is not merely in cost savings or convenience but in the fact that more meetings and discussions can now be held which may result in a better understanding of issues and problems common to neighboring communities. It has always been difficult for local officials and administrators to assemble.

Many feel two-way video is justified by the added contact and increased rapport it generates between participants, particularly among persons who represent different levels of government—municipal, county, regional, State, Federal or special authorities.

HUD Aid Sought

In 1969, with HUD financial support, a brief feasibility study was prepared, focusing on the present state of the art in closed-circuit television technologies.

The results indicated the availability and applicability of a technology, known as ITFS (Instructional Television Fixed Service) involving the use of microwaves whereby the signal goes through a converter, into a dish antenna and then by line of sight, 10, 20 or 30 miles, depending upon topography, and is received by a dish and converted for use by a television receiver.

System Proposed

During the feasibility study, FCC was contacted. It was proposed that a closed-circuit TV system be built which would link the administrative headquarters of the major counties and some of the major cities in the metropolitan area. Initially, MRC had a problem in soliciting participation from a builder and a system designer. Prior to that, it had to be explained to the FCC that—not being a school district, but a council of governments—MRC was involved in governmental management and in improving

the programming of governmental programs. This did not necessarily fit into FCC's traditional categories of licensing.

However, since the school systems had not used up all the channels in the metropolitan region, the timing was in MRC's favor, and authorization was granted to go ahead with 17 points in the metropolitan area in September of 1970. At that point, MRC started to prepare fairly detailed path surveys. A microwave type closed-circuit system requires either a mountain or a tall building to provide unobstructed paths between points. The 110-story World Trade Center was selected and construction of the studio and broadcast facilities began in September 1971.

Potential Uses Highlighted

There are several related potential uses for the system. First, each of these trunk systems could feed out in an omnidirectional pattern to branch offices, borough halls or village halls, fire stations, police stations, hospitals, and neighborhood community centers. It has a networking capability, but it is not broadcasting. Unlike the television entertainment industry, large numbers of people are not involved. Secondly, there is the potential for relating material from the microwave system to a cable television system.

Akin to this technique is the potential for facsimile transmission, as well as data transmission. MRC's strategy, though, was not to get involved with a data transmission system but to concentrate on developing a management teleconferencing technique, which would bring the decision makers at State and local government levels together on a periodic, real time basis wherein they could continue monitoring specific progress and the projects they administer.

Discoveries

MRC learned several things. Among them that: local governments will respond to the offer of communications technology only when they believe they can exercise some control. Local governments, particularly smaller local governments, are very reluctant to buy a system which "comes from above."

Second, bi-directional television is considerably different from regular television. We are accustomed only to receiving television images. This becomes a problem when meetings are convened in rooms connected by bi-directional television. Many people must overcome a tendency to perceive these systems as entertainment.

Third, most people will not buy into a system solely on the basis of the description. Government officials want to see how the communications system works and see what their peers in other towns got out of it, before committing their own resources.

Barriers

Potential users and the local administrative agencies often lack understanding of how to effectively use a new

communications system. They need time and assistance to discover how to make the system responsive to their needs. MRC-TV is basically running a user-oriented, user-paid system. Each local government contributes \$14,000 per year. Subscribers are not billed per hour nor per minute. Much of the hardware and many of the techniques are instructionally oriented, that is, teacher-pupil oriented. This is logical because the technique was organized initially for use by school systems. However, when 15 mayors are talking about regulations of the State environmental protection agency, they are going to place demands on the system that are different from those of teachers.

Another barrier is that communication systems designers and manufacturers have a propensity for working with large and expensive systems. The users, particularly managers and administrative users at the State and local level, think in terms of small increments of investment and small steps toward progress rather than in terms of systems. In addition, implementing a large system extends the time lag between system design and system utilization. MRC-TV might have approached the problem by exploring the possibility of providing a two-way TV set for each of the 550 local governments. This would have been the total system concept. Instead, the approach was to install the system in ten major counties and cities, and demonstrate its operation to area mayors and managers.

Special Communication Needs

In terms of television as a technology, MRC-TV found a need for a transparent kind of system. In other words, if the hardware in any way impedes or gives the impression that it is limiting the dialogue or the bargaining or the debate, it becomes less useful and less flexible for the administrator.

MRC-TV is a time-shared system which will open up different kinds of relations between various jurisdictions and departments. The system's role in relation to governmental management is to try to improve the collective decisions and the flow of information between a host of Federal, State and local agencies which have specific missions. MRC attempted to build a flexible system that could tie into cable or other communication systems, and which could adapt to new systems as they may be developed.

Finally, MRC local governments are bombarded with all kinds of information—often contradictory—related to government management. County officials say a sizable volume of information exists in the administrative system, but it is not presently comprehensible, cohesive, nor communicated so that systematic decisions may be made. MRC has begun to address this problem by using innovative communication technology.

Mr. Davis is former planning director of the Metropolitan Regional Council and is now a consultant to the Council.

Homeseekers' Guides

New Consumer Information Document

By George Grier

With the aid of a HUD Urban Renewal Demonstration grant, the Washington (D.C.) Center for Metropolitan Studies has developed a tool that gives individual homeseekers ready access to information about the supply of housing in local areas—data once available only to real estate professionals.

While the consumer tool—dubbed Homeseekers' Guides—was conceived primarily with the needs of the minority consumer in mind, it is designed to be useful to homeseekers of all races.

Compact and attractively designed, the Homeseekers' Guides offer several kinds of information on both new



WASHINGTON D.C. SMSA

and existing housing throughout the suburbs of metropolitan Washington, D.C.

For each subdivision or apartment complex, they give price, age, location, lot size (for sales housing), number of rooms (for apartments), special features, and accessibility to community facilities such as schools, shopping, and recreation.

A full-color map, with price levels coded by a simple color scheme, enables the consumer to locate at a glance all housing within his price range. Later versions also offer advice and guidance on what to look for in an apartment, how to buy a house, precautions to take before signing a lease or agreement of sale, and how to go about filing a complaint of unfair treatment under anti-discrimination and consumer protection laws.

Origin of Guides

The guides evolved from a combination of events that began with HUD's funding in 1969 of an action-research project conducted by the center—a nonprofit research and community service institution focusing on metropolitan Washington, D.C.

This project, supported by the Ford Foundation and conducted under the aegis of the Housing Opportunities Council of Metropolitan Washington, was launched shortly after passage of the Fair Housing Act of 1968. Its mission was to advance the goals of this legislation by encouraging minorities to take full advantage of its provisions.

Shortly after this project began, the center conducted a survey of black veterans in cooperation with the U.S. Veterans Administration. It revealed that these minority homeseekers, like most members of the majority, relied for their information primarily on the real estate advertising pages of the major daily newspapers.

Average Price under \$20,000

Locator	Subdivision	Community	Average Price	Price Range	Year Built	Lot Size	Arch. Style	Miles to D.C.
S-16-5	Annandale Terrace	Mt. Vernon	\$19,300	\$18,500-20,500	'50	1/4	T.	5.0
N-12-3	Annalee Heights	Falls Church	18,000	16,000-23,000	'52	1/4	T.	7.0
N-13-4	Ardmore (Dplx.)	Fairfax City	18,000	15,500-20,700	'54	1/8	M.	14.0
S-17-2	Beacon Manor	Mt. Vernon	17,000	16,000-21,300	'48	1/4	T.	7.0
S-16-1	Burgundy Village	Rose Hill	19,000	16,400-22,900	'50	1/4	T.	5.0
N-15-1	Byrnyl View	Annandale	16,000	12,000-20,000	'50	1/2	T.	8.0
K-19-1	Chapel Acres	Lorton	14,000	10,000-18,000	'48	1	T.	13.5
N-10-5	Fairdale	Annandale	18,000	16,500-20,500	'50	1/4	M.	8.0
S-16-6	Fairhaven	Mt. Vernon	18,000	16,000-23,000	'46	1/4	T.	6.0
I-11-2	Grays-Dakton	Fairfax	18,000	16,000-25,000	'30	1/2	T.	13.0
S-19-4	Gun Springs	Mt. Vernon	14,000	5,000-35,000	1880-	1/4	T.	9.0
S-16-4	Huntington (Dplx.)	Mt. Vernon	16,000	9,000-28,000	'40s	1/8	T.	15.5
S-16-3	Jefferson Manor (Dplx.)	Mt. Vernon	15,000	10,500-19,500	'46	1/8	T.	5.0
F-14-1	Lincoln Park	Fairfax	16,000	11,500-18,600	'42	1/8	T.	5.5
N-20-1	Lorfax Heights	Lorton	12,000	6,800-15,000	'40s	1/2	T.	16.5
N-20-2	Lorfax Heights	Lorton	13,500	8,500-16,500	'40s	1	T.	14.5
N-20-3	Pine Hill	Falls Church	19,000	14,100-25,800	'50-54	1/4	T.	8.5
D-17-4	Shirley Park	Rose Hill	18,000	17,000-20,000	'52	1/4	T.	10.0
P-13-4	Springdale	Baileys	13,000	8,000-21,000	'40s	1/4	T.	4.5
E-06-1	Thomsons	Herndon	16,000	11,000-19,500	'40s	1/4	T.	19.0
E-14-1	Vannoy Acres	Fairfax	15,000	12,000-18,500	'40-50s	1/2	T.	17.0
E-15-1	Vannoy Park	Fairfax	12,000	7,000-17,000	'40	1/2	T.	17.5
N-12-2	Westlawn	Falls Church	19,000	15,100-22,500	'50	1/4	T.	6.5
N-23-1	Willey	Lorton	16,000	12,500-17,700	'50	1/2	T.	15.5
L-12-1	Williamstown	Fairfax	16,000	10,000-22,000	'40s	1/4	T.	9.5

Average Price \$20,000-\$25,000

Locator	Subdivision	Community	Average Price	Price Range	Year Built	Lot Size	Arch. Style	Miles to D.C.
N-14-6	Annandale Acres	Annandale	\$24,000	\$12,000-37,000	'50	1/2	T.	8.0
Q-10-6	Balder Park	Mt. Vernon	24,000	20,000-26,000	'52	1/2	T.	11.0
E-05-2	Bellvue	Herndon	24,000	19,000-25,000	'59s	1/4	T.	19.0
N-12-6	Bell Air	Falls Church	21,000	15,000-27,500	'50	1/4	T.	6.5
O-13-4	Belvedere	Baileys	24,000	18,500-32,000	'51-52	1/4	T.	6.0
S-18-2	Buckhill Manor	Mt. Vernon	21,000	15,200-26,200	'51	1/4	M.	5.0
C-06-2	Chandon	Herndon	24,000	21,000-26,000	'60-61	1/4	T.	19.0
C-10-2	Chantilly Estates	Chantilly	21,000	20,200-21,000	'50	1/4	T.	19.0
O-10-2	Churchill	Falls Church	22,000	18,100-25,000	'50	1/4	T.	6.5
R-20-6	Colonial Acres	Fairfax	23,000	19,500-28,000	'48	1/2	T.	10.5
Q-20-1	Englefield	Mt. Vernon	24,000	18,500-31,500	'48	1/4	T.	10.0
R-19-2	Fairfield	Mt. Vernon	22,000	19,200-23,500	'56-60	1/4	T.	9.0
N-12-2	Fairfax Woods	Fairfax City	23,000	19,000-26,800	'50	1/4	T.	14.5
O-15-2	Fairland	Lincolnia	23,000	17,300-27,000	'50	1/2	T.	7.0
S-16-1	Ft. Lyon Heights	Mt. Vernon	24,000	19,700-25,300	'48	1/4	T.	5.0
N-13-1	Holmes Run Heights	Annandale	21,000	18,800-23,800	'52	1/2	T.	8.5
R-17-4	Kings Colony	Rose Hill	24,000	21,400-25,500	'55	1/4	T.	7.0
E-14-1	Lee Forest	Fairfax	23,000	15,000-30,000	'50	1/4	T.	11.0
O-18-3	Lawn Park	Springfield	22,000	20,000-24,800	'52	1/2	T.	9.0
Q-20-2	Mary Lea Park	Mt. Vernon	22,000	19,800-25,000	'54	1/2	T.	10.5

(continued)

* T - TRADITIONAL—patterned after familiar and tested styles—usually brick or brick and frame (or aluminum) with shutters, bay windows and other simple ornaments.

C - CONTEMPORARY—usually a combination of wood and large expanses of glass.

H - MODERN—an "in-between" house with a less formal look than a traditional house.

CB - CUSTOM BUILT—houses individually designed within a subdivision, as opposed to a set number of models which are repeated. Custom houses may be traditional, contemporary or modern.

Subsequently, a painstaking analysis by the center of the real estate ads themselves revealed that in 1970—two years after the passage of the Federal Housing Act—major newspapers in the Washington area were still accepting ads containing discriminatory practices that ranged from subtle cues and euphemisms to outright racial wordings like “white” and “colored.”

This research became the basis of an extensive action campaign to eliminate such discriminatory practices in local newspaper advertising and to substitute affirmative practices such as “equal housing opportunity” symbols and policy statements.

This campaign, which involved publicity, formal complaints, and lawsuits, not only changed local practices but was eventually to have national impact when a number of the project’s recommendations were incorporated into HUD’s affirmative marketing guidelines adopted in 1972.

Public’s Ignorance Exploited

Meanwhile, information and complaints reaching the center and the Housing Opportunities Council from many sources indicated that individual real estate agents bent on discrimination often were taking refuge behind their superior knowledge of the market to mislead minority prospects—telling them, for example, that no housing was available at price levels they could afford, or showing them only dwellings that were badly suited to their needs when more appropriate housing was available nearby.

Center staff members decided that a new kind of consumer-use publication could help to “even the odds” for minority prospects. They envisioned a series of consumers’ guides to the area’s housing supply, encompassing the kinds of information most useful to those seeking homes or apartments in a large metropolitan area containing hundreds of thousands of dwellings.

These documents had to be attractive enough in format to encourage homeseekers to acquire and use them.

They had to be readily usable by the homeseeker possessing average intelligence but no technical training or experience in real estate. And they had to be offered at an affordable price.

Data Gathered

One of the biggest hurdles overcome in developing this new consumer tool was the gathering and collating of up-to-date information on the area’s hundreds of thousands of dwellings and presenting it in a readily usable form.

By a stroke of great luck, center staff became acquainted with a young employee of the U.S. Bureau of the Census, Joel C. Miller, whose hobby was collecting and analyzing housing data on Washington’s Northern Virginia suburbs.

Miller had hopes of one day producing a housing guide similar to that envisaged by the center, and offering it for sale commercially as a source of extra income. Toward this goal, Miller had already dealt with and solved



most of the technical problems involved in gathering and processing the data.

Asked if he would lend both his data and his expertise to development of the proposed Homeseekers’ Guide series on a nonprofit civic-interest basis, Miller readily agreed. Aided by center staff, he immediately began putting his data on Fairfax County, Virginia, one of the area’s largest and fastest growing suburbs, into publishable form as the pilot product of the intended series.

The center also took responsibility for working with designers and printers to produce a prototype document in an attractive and usable format.

The Housing Opportunities Council of Metropolitan Washington, the “action” side of the joint project, agreed to share printing costs, and to take primary responsibility for promotion and distribution of this first document in the series.

In October of 1970 cartons bearing 10,000 copies of the Homeseekers’ Guide to Fairfax County, Virginia, were delivered. At that point another major problem area emerged, that of promoting the guides to their intended minority market.

Guides Distributed

Out of about 900,000 households in the Washington, D.C., Metropolitan area, blacks constituted under one-fourth—about 205,000 households in all. Among these, a smaller proportion than among whites would be able to afford unaided private housing. Taking \$7,000 as a minimum income level, only about 110,000 black households could be considered potentially eligible as of 1970. Among these, the center’s statistics indicated that only about 20,000 households would be likely to move during a one-year period.

This meant that at any given point in time, the number of black households actively considering moving

to new dwellings probably numbered a few thousand at most. The project's promotional efforts would be aimed chiefly at these few thousand active black homeseekers.

A wide variety of promotional channels were explored in the attempt to reach this audience. These efforts were limited in scope by the fact that the project did not have adequate budget resources for much paid advertising.

"Shotgun" advertising approaches, in any event, would probably have produced more sales for whites than for blacks, which would have been contrary to the project's objectives. But the objective of "targeting" promotion to active black homeseekers, in order to "even the odds" facing them in the housing market, immediately presented severe obstacles to sales in large numbers. This fact, in turn, made it difficult to obtain sufficient revenue from sales to support further promotion aimed at black homeseekers.

In any case, the pricing policy established at the outset placed a uniform price of \$1.00 on each guide in the series, in an effort to make them readily affordable by homeseekers of modest means. Printing prices soon escalated to the extent that the later volumes in the series cost more than this to print.

The area's largest newspaper, the *Washington Post*, gave the guides prominent news treatment and twice lauded them in editorials. They were also the subject of a column by William Raspberry, a *Post* columnist.

Television's Channel 4, WRC-TV, made the guides the lead story on one of its nightly 11 p.m. news programs, outranking even national events. Each of these news treatments produced numbers of inquiries; but the response soon abated.

Extensive Promotion

An extensive promotional campaign directed to employers, including major Federal agencies, attempted to persuade them to buy guides in bulk quantities for distribution to new employees. The response initially seemed disappointing, but over the course of the project employers bought a total of over 2,000 guides.

Limited newspaper advertising in the classified columns and campaigns to enlist the aid of such groups as churches, unions and civic organizations in publicizing the guides to their memberships were only moderately successful.

All, however, contributed to a continuing level of demand from individual homeseekers, black and white, which never fell below 500 copies a month during the course of the demonstration project and continued strong for months after its completion. The initial hopes of project staff that the guides might prove self-sustaining were not realized, partly because the price at which they were sold was too low to recover costs. Thus, it was impossible to continue publication after the HUD grant expired.

Nonetheless, over a year after the project ended, requests were still coming in at a rate of about 100 per

month, even though there had been no active promotion in the interim.

Despite all the efforts to publicize the guides to black homeseekers, it is probable that the great majority of purchasers were white. Nonetheless, one method of promotion was known to have reached substantial numbers of black homeseekers. This was free distribution to black veterans, undertaken under a cooperative agreement with the Veterans Administration.

The VA provided the center with names and addresses of black veterans applying for certificates of eligibility for home mortgage guarantees. These veterans were promptly sent an advertising flyer and order blank for the guides. Across them were prominently stamped "FREE TO VETERANS." Hundreds of veteran recipients returned these blanks and received copies free of charge.

Impact Felt

Even if only a few hundred black homeseekers were encouraged by the guides to seek housing in areas previously closed to them, the impact in changing neighborhood patterns was doubtless considerable. In September of 1973, the *Washington Star-News* reported that there were hardly any neighborhoods of substantial size left in metropolitan Washington that did not have at least a few black families.

This was a marked change from the 1970 Census, and it seems possible that the Homeseekers' Guides had something to do with it.

Also encouraging was the widespread interest in the guides from communities in many parts of the Nation. In Louisville, Ky., the local Housing Opportunities Center quickly produced (in the fall of 1971) a document patterned closely after the center's 1970 Fairfax County Guide.

Other communities which sought advice from the center on producing similar products for their own areas included Cleveland, Ohio; Hartford, Conn.; Minneapolis, Minn.; Knoxville, Tenn.; Palo Alto, Cal.; and Seattle, Wash.

Perhaps most encouraging of all was the continuing strong interest in the guides from area citizens and local governments. Montgomery County, Md., became the first suburban local government in the Nation to produce such an equal-opportunity document.

Although the center has been unsuccessful up to this point in obtaining sufficient funding to continue publication of guides to other area jurisdictions, major local governments continue to express eagerness to cooperate in so doing.

Mr. Grier is vice president for program development at the Washington Center for Metropolitan Studies.

Editor's Note: Free single copies of the report on the Homeseekers' Guides are available from the Washington Center for Metropolitan Studies, 1717 Massachusetts Ave., N.W., Wash., D.C. 20036.

Sociology of the Black Experience, by Daniel C. Thompson. Greenwood Press, Westport, Connecticut, 1974. 261p. \$12.50.

Daniel C. Thompson is a professor of sociology and chairman of the Social Science Division at Dillard University in New Orleans. He has lectured widely and his articles and research papers have been published in several journals.

In his introduction, Professor Thompson discusses the establishment and acceptance of black studies courses. He contends that the acknowledgement of the intellectual validity of the black perspective has assured blacks dignity and full citizenship. This has brought the concept "Black Experience" into existence. Sociologists attempting to describe the unique experiences of blacks in white-dominated biracial American society usually employ this concept. However, most of the research and concepts used to understand the black community have been limited because they have focused on race relations: how blacks get along with whites and how they differ from whites, rather than on the Black Experience in the broader, more comprehensive sense.

American social scientist W.I. Thomas states that all basic human wishes can be subsumed under four general categories: "the desire for new experience, security, recognition, and response." "New experiences" presuppose freedom of the individual, which is the core of the urge to explore and create; "security" may be considered the economic status of the black. "Recognition" was emphasized in a 1970 study of black teenagers in New Orleans. In response to direct questions, every one of the subjects said, in effect, "I want to become somebody. I want to be a success in some professional field and/or as a person." "Response" is the blacks' failure to be "accepted, respected and loved."

The Black Experience must include not only white rejection but the responses and adjustments they have made and are continuously making every day. Blacks have had a unique and constant struggle to survive personally as a socially conscious, viable group. It is important to realize that in order to facilitate black survival under various conditions and degrees of servitude, discrimination, and institutionalized hostility, we have invented, refined,

and borrowed a variety of survival techniques and strategies. The black struggle to survive in American society has been a success.

To be able to arrive at a meaningful analysis and interpretation of the blacks' response, it is necessary to study us in the total context of the American social system. The core of the black ghetto subculture is the black family. It is the primary source of the Black Experience. The church is next to the family in its influence in the social culture, and psychological maturation of blacks. Charles Hamilton, a black political scientist, pointed out during World War II that "The church in the black community was the major institution of black folks." Hamilton insists that the black preacher has been a "natural" leader and has performed several different specialized roles.

Blacks have struggled to get a good education for it is the key to individual dignity, social status, and equal citizenship.

The first three chapters are outstanding. The book is well organized and should be of great interest to individuals in the field of social science. It is a warm book for most blacks to read. Dr. Thompson has succeeded in giving a clear picture of the "Black Experience."

—Mary D. Morrow
HUD Cataloging Librarian

The Working Poor: Minority Workers in Low-Wage, Low-Skill Jobs, by Dennis P. Sobin. Kennikat Press, Port Washington, New York, 1973. 194p. \$8.50.

Many minority workers, especially blacks in city ghettos, find themselves in low-wage, low-skill jobs. Dr. Sobin, co-founder of Planning and Research Associates and consultant on metropolitan affairs and community development, analyzes the psychological, social, economic, and political effect that these jobs have on peoples' lives. He covers problems at work and away from the job. His book is the result of two approaches to research: a questionnaire survey of 108 black unskilled workers in three cities (Baltimore, Cleveland, and Newark), and a canvass of previous statistical surveys and sociological and psychological studies.

Innovations in Public Policy

Some Examples from Brazil

By Don Patch

Efforts of the Brazilian Government over the past 10 years to control inflation; improve housing; disperse its population and reduce urban pressures; and colonize the nation's northeastern portion have involved public policy innovations of interest to policymaking officials in the United States.

The basic thrust of Brazil's housing policy is to make more housing available for families of low and moderate income—with an emphasis on homeownership. The bulk of the housing produced in the past decade with the assistance of Federal loans or other subsidies has been cooperative medium-to-high rise developments.

Brazilian approaches to subsidizing or assisting homeownership are advanced in a number of innovative ways, some clearly designated for specific groups of lower income families. For example, the families who formerly occupied favelas (densely populated slum areas of one room shacks) have been given land, loans for building materials, grants for housing construction, rudimentary utility systems, and loans or guarantees for construction.

Aid to Low Income Families

The low income Brazilian family from a favela may receive assistance to build a one- or two-room house on a separate lot with indoor plumbing and water supply, electricity, and sewage. The one bedroom single family house for a recent displacee from a favela might have two or three electric outlets for the whole house with cold running water and a very simple interior and exterior. The typical government investment in such a case might be from \$2,500 to \$3,500 for land and utilities. Such housing would serve families in the lower income levels, earning between \$50 to \$135 per month. Such households might have at least two family members working to achieve that income level. In Brazil, families at the lower end of the wage scale do not expect to receive assistance that would provide housing to middle class standards.

Middle Income Families

Cooperative housing serving families in the middle income range—earning between \$135 to \$450 per month—are found in and around Rio de Janeiro and Sao Paulo. These families are often union members or lower level government workers. With respect to housing quality, (low-rise walk-ups of 3-5 stories and some high-rise buildings), the prefabricated middle-income co-op apartments have very small rooms (450 sq. ft. for a one bedroom, combination



living and dining room, bath and kitchen unit). Such units rent for about \$50 a month requiring down payments of \$25 a month during construction (about 18 months) with a \$210 monthly income limit for families and \$195 for individuals. Two-bedroom apartments in the same development average 550 sq. ft. and serve families earning approximately \$300 a month or individuals with monthly incomes of \$225 a month. Monthly payments average approximately \$75. Even the better equipped modules have only one electrical outlet per room, no heating, air conditioning, hot water, carpeting or other amenities. Wall and floor finish is usually bare concrete.

Middle to Upper Income Families

The bulk of the housing produced in Brazil in the last decade with Federal assistance has been for the middle-to-upper income level families earning at least the equivalent of \$500 per month. Most of these projects are walk-up garden apartments, high rise housing built for government workers in Brazilia, and high rise apartments constructed in fringe downtown areas in Sao Paulo, Rio de Janeiro and other major cities.

The Federal Government has used its resources to develop housing for both rural and urban populations in a manner designed to rationalize the pattern of urban settlement and to reduce the pressures of urbanization on large urban centers. Two examples of governmental inter-



1. & 2. Favelas in Brazil
3. Middle-income housing near Rio de Janeiro

vention in housing can be seen in the satellite communities near Brazilia and in the housing provided for the colonists of the Trans-Amazon region.

Squatter Settlements in Brazilia

In the latter part of the 1960's the squatter settlements near Brazilia (a new federal city) were causing intolerable increases in pollution of Lake Paranoa, the major source of Brazilia's water supply. In 1971 and 1972 some 16,000 one-room shacks were dismantled or carried as built to sites within the planned community of Ceilandia. The

squatter shacks were relocated on the rear of lots averaging 100 feet by 250 feet in size. The city of Ceilandia was platted to accommodate over 100,000 people. Electricity, daily refuse collection, latrines, septic tanks, schools, a hospital and clinic, and a water faucet every 50 yards were provided by the Federal Government.

New housing is being constructed through several mechanisms in Ceilandia. Since the income level of most of the families ranges from 0 to \$150 per month, housing production is often constrained by effective demand. While hundreds of homes have been built by the self-help method, this process (in the view of several observers) will not produce sufficient housing in the long-run to meet housing needs within a reasonable period of time. The cost of constructing housing by the self-help method requires at least \$800 in materials alone, plus specialized occupational skills to insure adequate plumbing, electrical and building construction quality. Loans at subsidized interest rates are available for building materials and technical assistance is provided through several agencies. One condition of the assistance is that the old shack be demolished once the new house has been constructed.

In touring suburban areas and the satellite communities of Brazilia, the impact of the Federal Government's homeownership emphasis is apparent. Many new high quality residences have been constructed by families who formerly occupied high quality co-op apartments in Brazilia itself. The escalating cost and value of housing made it profitable for lower income Federal workers and construction workers to sell the homes they had acquired in Brazilia and use the proceeds to obtain housing of equal or even better quality at a profit. In the satellite towns and also in the suburban areas of Brazilia in turn, poor families who were fortunate enough to have lots allocated by the Government near the centers of the developed satellite communities have been able to sell their properties and obtain upper middle income housing with the proceeds.

In the Trans-Amazon area, the Federal Government is subsidizing the colonization of the region along the Trans-Amazon highway. Federal assistance has taken the form of planning, technical assistance, installation of public facilities, schools, clinics, and incentives to agriculture, industry and commerce to relocate to the Trans-Amazon area. The colonists are provided with lots in pre-platted residential communities, given tools and equipment loans, building materials and land to cultivate. The colonists are often recruited from the thousands of individuals and families migrating to large urban centers such as Sao Paulo, Rio de Janeiro and Brazilia.

Financing Housing and Urban Development

The Banco Nacional de Habitacao (BNH) was created in 1964 as a public agency. It administers the deposits of employers for employee length-of-service retirement benefits and acts as guarantor of liquidity for the savings and loan system.

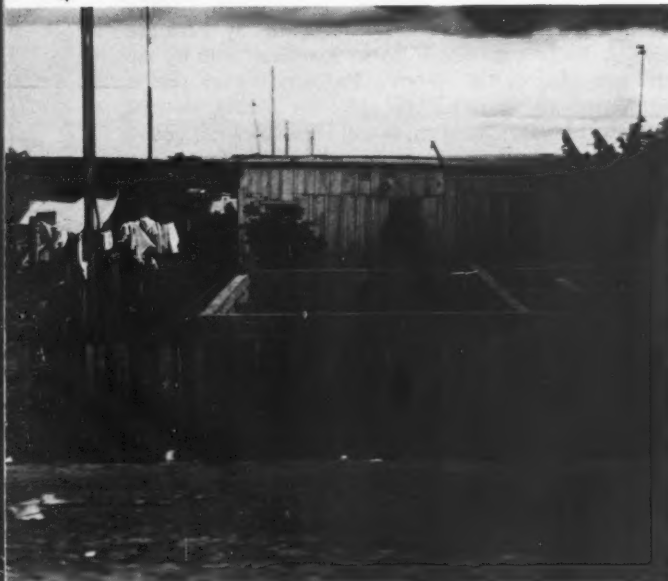
The length-of-service benefits (8 percent of wages earned) are deposited in over 7 million accounts in private banks which participate with the BNH in financing housing. These deposits form a major financial resource for implementing Brazilian housing policy. It would be analogous to financing HUD's programs. By the middle of 1973, the length-of-service deposits amounted to \$3.2 billion.

By mid-1973, the savings and loans system had accumulated more than three million accounts totalling over \$2 billion and real estate notes valued at over \$1 billion. Experts predict that the public confidence in the savings and loans system has been improved so much in the past few years that private savings will provide more capital for housing in 1975 than the length-of-service deposits.

These substantial resources have made it possible for the BNF to participate in the financing of over 800,000 dwellings since its creation. BNF requires no Federal subsidies to carry out its mission because it can borrow from length-of-service deposits at 3 percent plus 1.5 percent for BNF administrative costs. BNF then loans to cooperative housing groups at the interest rates ranging from one to ten percent per year. The rate of interest varies depending upon the value of the dwelling units. A maximum loan of \$10,500 per unit is permitted. For low income families, amortization payments will be 20-25 percent of family income over a 25 year period.

In support of its housing finance activities, BNH also provides financial aid for public facilities. Loans at four to ten percent are available for water and sewer systems constructed by States and municipalities.

Mr. Patch is presently Acting Director, Program Standards Division, Community Planning and Development, HUD Central Office. He spent nearly 5 years in South America working for the Organization of American States on housing and urban development matters. This article summarizes some of the findings of the 1973 Congressional Urban Growth Study Tour of South America.



4. Ceilandia—New home in front of shack to be demolished
5. Trans-Amazon Highway



notebook

Proposed procedures for assessing the impact of land developments on economic, environmental, aesthetic, public and private service, and housing and other social concerns are provided for the benefit of local elected officials in a recently released HUD research report. Free copies of a summary of the report are available from HUD Headquarters, Room 8126, Wash., D.C. Copies of the full report, *Fiscal Impact of Land Development: A Critique of Methods and Review of Issues*, are available from the Urban Land Institute, Land Use Center, 2100 M St. N.W., Wash., D.C. 20037. (Cost: \$2.95)

Two tools for managers of privately owned and government assisted housing developments are available from the National Center for Housing Management, Inc.: *The On-Site Housing Manager's Resource Book* covers such topics as who is to be housed, control of rents, defects in building construction, increased demands for social service, and geometric increases in property tax and operating costs. (Cost: \$50.00). *Administrative and Accounting Guide* solves administrative and accounting problems of privately owned and government assisted housing. (Cost: \$20.00). The center is located at 1133 15th St. N.W., Wash., D.C.

Real Estate Research Corporation, in conjunction with the HUD offices of Policy Development and Research and Community Planning and Development, will conduct two-day workshops during May and June on products of two recently completed HUD studies—the *Urban Renewal Land Disposition Study* and the *Neighborhood Preservation Program Catalog*. Dates for the workshops, which will be held in the 10 HUD Regional Office cities, will be listed in the May issue of *HUD Challenge*. The documents produced by these studies, available after April 15 from the Government Printing Office, are entitled: *Guidelines for Urban Renewal Land Disposition*, 452pp.; *The Future of Local Urban Renewal: A Guide for Community Policy Makers*, 49pp.; *Evaluating Local Urban Renewal Projects: A Simplified Manual*, 85pp.; and *Neighborhood Preservation: A Catalog of Local Programs*, 286pp.

HUD has issued proposed regulations regarding the advance disclosure of settlement costs and the use of a uniform settlement statement in all transactions which involve federally related mortgage loans. The proposed regulations, a requirement of the Real Estate Settlement Procedures Act of 1974, appeared in the *Federal Register*

on February 18, 1975. Among other things, the Act, which becomes effective June 20, 1975, mandates the disclosure of the previous selling price of existing real property and prohibits kickbacks and unearned fees. It also forbids sellers to require purchasers to buy title insurance from any particular title company. In addition, it bans fees for the preparation of truth-in-lending and uniform settlement statements.

Copies of Vol. I, *Housing in the Seventies*, the report of the **National Housing Policy Review**, will be published and distributed by the Government Printing Office in May. A draft edition of the volume was published in October 1973 and given limited distribution. The eight-chapter publication can be purchased from the Superintendent of Documents, Wash., D.C. 20401, for \$5.10 a copy. This includes postage and handling. Orders should include the stock number (GPO Stock N. 2300-00269) and a return address.

The appointment of **Edward J. Moger as Director of HUD's Area Office in Seattle, Washington**, was announced recently by Region 10 Administrator James L. Young. Mr. Moger, whose Federal housing career goes back to 1957 when he joined the Federal Housing Administration (FHA), had been acting director of Housing Management.

HUD is stepping up efforts to alert some 4,750 flood prone communities across the country to the advantages in signing up for the National Flood Insurance program without delay. Acting Federal Insurance Administrator J. Robert Hunter announced HUD is mounting a new all-out educational campaign directed at these communities, advising them of the benefits of low cost federally subsidized flood insurance. Under the Flood Disaster Protection Act of 1973, communities that have not qualified must do so before July 1, 1975.

Fort Worth and Sinton, Texas, became the first cities in the Nation to win Federal funds for community development under a new law which eventually will aid 1,271 cities and 85 communities across the United States.

An agreement has been signed to help Coastal States coordinate their planning and management activities assisted by the Department of Commerce Coastal Zone Management programs and HUD's Comprehensive Planning Program (701). The agreement is expected to help make State planning and management more effective and less costly for coastal areas.

BELOW & OPPOSITE-Recycling,
before and after

recycling a neighborhood

By Jessie S. Goehner



Recycling appears to be the only "game" in town in the racially-mixed Mercer-Jackson neighborhood in Trenton, New Jersey. In this case, however, the target is a group of fine old 19th century homes that are being restored to their original turn-of-the-century charm. Many homes in the renewal area already have been refurbished in the 19th century style. Utilities are concealed beneath newly laid brick walks which city workers are busily completing. Gas lights and freshly planted saplings line the clean street. Signs abound that rehabilitation is working.

At one gray house nearby someone has been painting the porch. There are paint cans in the corner. The fresh green color stops halfway up a porch support. On the street corner a neighbor fits weather stripping to his front door. Across the street at the "cast iron" house balloons of dust emerge from the window. The owner is transforming a five-unit tenement into a single family dwelling. At the moment, he is demolishing a partition which once bisected the space that will be his future living room.

Since the summer of 1971 new owners have acquired nine properties, which will be remodeled in the mold of 19th century architecture. This "recycling" has given the Mercer-Jackson homes charm and flair.

Nestled in a corner of the park which is being developed within the project area is the shell of a small farmhouse where, it is said, George Washington sat and planned the second battle of Trenton. Private interests are raising an estimated \$40 million to refurbish it. The old farmhouse will lend a special attraction to the park, where Assunpink Creek provides the neighborhood, and Trenton as a whole, a bit of natural beauty. The remains of an old mill and bridge are still there. Historians say cannons mounted on Mill Hill overlooking the creek were used by Washington's troops during the second battle of Trenton. Nearby is a plaque marking part of the route of Washington's triumphant return for his inauguration in New York City.

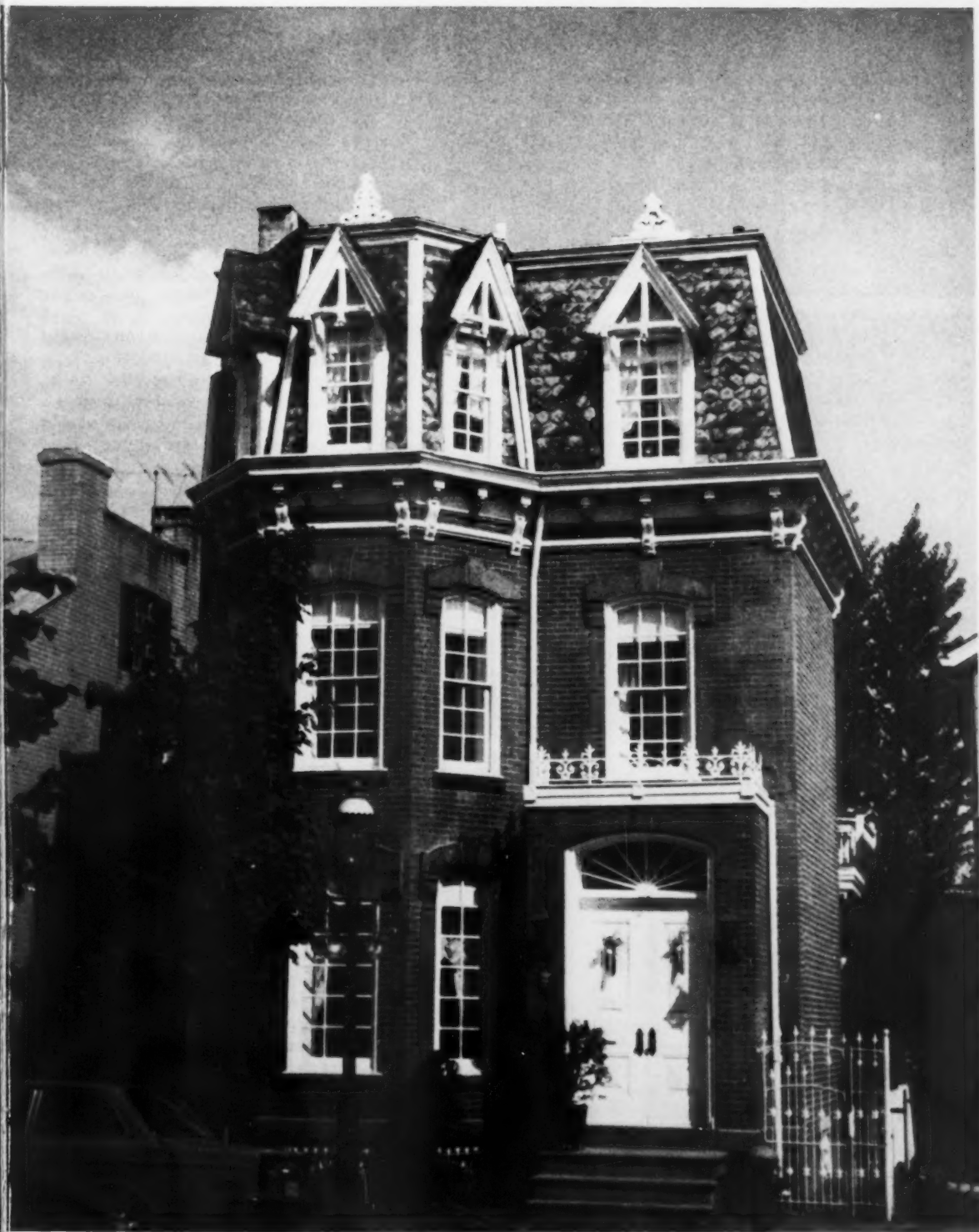
When riots broke out in Trenton in the late 1960's there were no signs of hostility in the racially-mixed neighborhood of Mercer-Jackson. Despite its diversity, which is reflected in incomes and lifestyles, the neighborhood is best described as "harmonious." Mayor Holland moved into the area in 1964 when rehabilitation of Mercer-Jackson was being planned. Councilman Butko became his neighbor in 1970. Nearby lives a school teacher in a demonstration house, which was bought, remodeled and sold by the city. Two dwellings originally slated for demolition have

been sold and are boarded up awaiting the wizardry of their new owners. Across the street are apartments, a Greek Orthodox Church, and a recreation center that was formerly a Friends Meeting House. One home hides a Manhattan modern decor behind its Victorian exterior. Another neat home is that of a black retired railroad engineer. Down the street is the Russian Orthodox Church—all encompassed in the one city block of the project area.

Prescription for Success

Longtime residents are neighbors with newcomers; young, active families mingle with the sedate elderly. Together, neighbors solve the puzzle of rebuilding a doorway or restoring a decorative plaster molding. All complain of the shortage of tradespeople willing to help with these problems.

In the face of reports of continuing population decline in the central city, Mercer-Jackson residents believe that co-operation is essential. Without it their neighborhood will not improve. They agree that the most frustrating factor has been lack of interest on the part of absentee landlords. The city will help all those owning property in Mercer-Jackson. Federal grants and loans have been used to remodel homes. Owners, although they purchase these homes from the redevelopment authority





1



2

1. Tenement being converted into single family dwelling
2. Hutch from earlier period adorning kitchen
3. Touches of nature in Assunpink Creek
4. Restored dwellings in Mercer-Jackson area



3



4

for a few thousand dollars (\$1,250—\$7,000), are bound by contract to make necessary repairs which often require investments ranging from \$18,000 to \$20,000 for plumbing, heating, and structural repairs. Only capital improvements such as a new furnace or bathroom are taxable. Painting and decorating are simply good maintenance and are not taxed.

The project goals are expected to be reached by August 1975. Meanwhile properties may still become available and vacant tracts in the neighborhood are awaiting commercial and residential development that includes apartments, a shopping center and, on another tract, perhaps a home for the elderly.

The New Jersey Chapter of the Architects Institute Association is conducting a design contest for this tract. The hope is that the winning architect will pursue his plans to completion. Buildings will have 19th century facades.

The success of Mercer-Jackson lies in residents' determination to live harmoniously together. Some say the area is returning to its original character of 1870—a middle class neighborhood in which residents were businessmen who owned commercial establishments in the nearby commercial section of Trenton. Others compare the area to Society Hill in Philadelphia or Georgetown in Washington, D.C. But most believe that the cosmopolitan flavor and racial mixture make Mercer-Jackson unique. Any segment of society could find a niche here. The only requirement: be a good neighbor.

Mr. Goehner is a free lance writer in Trenton, New Jersey.

"I do not accept the dismal projection that pollution is the inevitable price of prosperity, nor that we must compromise the environment to gain economic growth in the future. We cannot enrich our lives by impoverishing our lands. We can raise both the standard of living on the one hand, and the quality of life on the other."

—President Gerald R. Ford

"Local actions to control growth are mounting as some communities seek to preserve the quality of life as perceived locally or to maintain balance between their ability to provide public services and increased demand resulting from community development. Techniques like sewer moratoria, building freezes and exclusionary zoning act to limit the basic rights of many while achieving limited goals for the few. The Ramapo, New York; Boca Raton, Florida; and Petaluma, California cases pose a basic constitutional issue of the right of citizens to make a reasonable choice of housing and job locations. Yet all these types of actions indicate the increasing desire to manage growth. What new techniques can be used to provide for growth in an orderly and equitable manner yet accommodate individual choices on where to live and work?"

—Report on National Growth and Development
Prepared under direction of The Domestic Council

"Research by investigators in many places has shown that people are not generally harmed by crowding. When social factors such as income level are equal, people who live in crowded neighborhoods or crowded homes are no worse off than those who live under less crowded conditions. . . . In general, we should no longer argue about whether high density housing is good or bad: it is neither. The effect of high density, whether it is in high or low, old or new apartments, will depend mainly on other factors in the situation, making good housing better and bad housing worse."

"We still have a great deal to learn about how crowding operates. But it now seems clear that crowding in itself does not harm people and that it provides enormous hope for our urban world."

—Jonathan L. Freedman, professor of psychology at Columbia University, author of "Crowding and Behavior"

"There was no panic when blacks started to move in, and nothing has happened since to make us want to leave. . . . I think most of us around here understand that there are nice people and people who aren't nice and that race has nothing to do with it."

—Mrs. Joanne Ickhoff, Evanston, Ill.,
quoted in *The Wall Street Journal* in "How
Integration Came to One Neighborhood without
Being Planned," by Frederick C. Klein

"Regulatory and policing functions. . . when required, can only be performed by government. When such responsibilities are imposed, as they were by the Congress in its passage in 1968 of the Interstate Land Sales Full Disclosure Act, they must be administered with dedication and an unswerving commitment. Such commitment does not manifest itself through the type of cozy relationship that so often typifies the regulator and the regulated. This principle does not ignore the right and even the responsibility of the regulated industry to make its views known, to urge its position, and to oppose the regulator when it believes him to be wrong. Indeed, this is the essence of a valid adversary relationship between an organization like the Office of Interstate Land Sales Registration and the land development industry. The industry has its job of representing its stockholders, and, within the rules of fair play, of maximizing its profits. The Office of Interstate Land Sales Registration, on the other hand, cannot be concerned with such considerations; it was created by the Congress solely to police the industry and to protect the consumer from its excesses."

—George K. Bernstein, former Interstate Land
Sales Administrator

"Design excellence today asks, 'How well do people organize and solve a problem?' and not, 'What does the appearance of things seem to be?' Ultimately we must be prepared to ask and to answer the question, 'How well does our built environment work for people?'"

—State-of-the-Art of Environmental Design
—Report of the Jury, HUD Design Awards Program

"It is the families with children, the people at the peak of their earning power who are leaving the cities. Between 1950 and 1970, Detroit's white population aged 21 to 54 dropped from 834,000 to 345,000. The city now has a majority not only of blacks but also of people in the 'economically dependent' age groups—under 21 and over 65. In the 50 largest cities, nearly three out of every 10 blacks have incomes below the poverty line."

—Robert Conot, writing on
"Urban Blight Is No 20th-Century Invention"

"Solid waste disposal today easily is one of the two or three biggest headaches of our local governments. From piles of soft drink containers to mountains of junk cars, we see the throwaway culture all around us and it lately has even engulfed that most durable of our consumer products, our housing. It may take more than an energy crisis to reverse all that. Nonetheless, a basic shift in public attitudes seems to be under way."

—Michael H. Moskow, HUD Assistant Secretary for
Policy Development and Research

Residential Crime and the Elderly Victim

By Carl L. Cunningham

An elderly, infirm widow living alone in one of the older neighborhoods in Kansas City, Missouri, was confronted one evening not long ago by three young males who had broken through the back door of her small frame house. They ripped the telephone from the wall, ransacked the home, robbed and assaulted her. Their assault started a cycle that ended in her relinquishing her independent life to enter a nursing home.

This sort of crime, and thousands of similar ones are committed daily against Americans of all ages. There has been a marked social tendency to concentrate attention on criminal acts and the criminal, and to ignore the victim. Yet a full assessment of the social costs of crime can only be made from the victim's perspective.

Of all persons who, in one way or another, become targets of a criminal act, the elderly usually suffer most. The reasons are very basic. Like many other Americans who are street crime victims, they are poor, both relatively and absolutely. However, unlike their younger counterparts, most elderly victims have little hope of recouping financial loss through later earnings. They usually have little physical and emotional resiliency; thus, physical abuse and mental anguish incurred through crime can leave a more lasting mark. Many live alone, and this aloneness is compounded by the fact that they have few persons to rely on for immediate aid, compassion or companionship. Some have none. They tend to be concentrated in areas of the city which may have high numbers of unemployed male youths. Thus, they are in juxtaposition with the element of society most likely to criminally victimize them.

Institute's Findings

Older Americans live generally conservative and circumspect lives. A study by Midwest Research Institute of crimes committed against persons over age 60 in Kansas City, Missouri, confirms that they are less often victims of most forms of street crime, considering the population of the metropolitan area as a whole. However, that isn't an informative comparison, because the elderly living in or near certain neighborhoods of the city can be ten times more vulnerable to serious crime than a younger resident of a relatively safe suburb who works and shops in areas with low crime rates. In short, the range of criminal offenses being committed against the aging American, and particularly the aging poor, covers the spectrum of violence and viciousness noted in the national crime pattern.



1,831 Crimes Against Persons
Over 60

	Number	Percent
Burglary	1,024	55.9
Robbery	450	24.6
Larceny	256	13.9
Assault	45	2.5
Fraud	42	2.3
Rape	5	0.3
Homicide	4	0.2
All Other	5	0.3
Total	1,831	100.0%

Offenses occurred in Kansas City, Missouri, over an approximate 18 month period (Sept. 72-Feb. 74).

However, as important as any of these considerations is the fact that over 80 percent of these crimes were committed near the homes and immediate neighborhoods of their victims. This is due largely to the fact that burglary is the predominate crime against the elderly just as it is the most frequent criminal offense committed against Americans of all ages. Findings of the Institute also indicate that between 50 and 60 percent of all assaults, robberies, and larcenies were committed in or near the home of the victim.

Why focus on the site of the crime? The reason lies in the acceptance of the home as a "sanctuary." Criminal invasion of it, regardless of the outcome or loss, usually assumes larger dimensions in the victim's mind than a crime of equal or greater seriousness committed elsewhere.

While many elderly Americans are as vigorous in their approach to life as much younger persons, it has been shown that a violation of the "sanctity" of their homes can leave lasting feelings of being invaded, of threat to one's life, of aloneness and anonymity that irreparably demean their lives—particularly if several of these assaults are experienced repeatedly.

Contrary to popular belief that burglaries are most frequently committed against elderly apartment dwellers, and particularly residents of public housing, the study reveals that in Kansas City and, almost certainly, throughout middle America, the elderly victim of crime is most frequently living in a single family or duplex house.

Over 80 percent of residences of elderly persons burglarized over an 18 month period in Kansas City, were single family or duplex structures. Only 14 percent of the city's burglary victims over 60 years old live in structures consisting of more than four apartments. Many of the victims have owned their homes; and most have lived in their present neighborhood for more than 10 years. Some of this stability in residence stems from satisfaction and emotional attachment, but certainly not all. The study has included numerous cases of persons of advanced age who feel threatened by crime, to the extent that they would desire to relocate. But most who have this desire are without resources to move.

A Case Study

Consider a composite description of a residential burglary and its effect in the context of the aging victim's resources and condition. The target, a single story, somewhat rambling frame house, was built about 40 years ago. The security hardware is antiquated. Deadbolts, for example, are within easy reach of glass panes in the front door. The home has a fenced-in backyard, an overhang porch, and a basement that has an outside entrance. Houses nearby are of similar size and construction; but there are some multifamily units in the neighborhood, and many of these have fallen into disrepair. One or two are near the stage of abandonment. The neighborhood is

racially mixed.

The offender is young—somewhere between 17 and 21. But his age will not be confirmed because he will not be apprehended. His selection of the house he intends to burglarize stems from his sense of risk to himself while he commits the crime and his estimate, based on experience, of the difficulty he will have in entering the structure. It is daytime and he sees no evidence of occupancy—an important factor. He knows the neighborhood. He probably lives in or near it. He pries open the locked front door and enters, making little noise. He is within full view of the street and at least the view of one neighbor, but if anyone notices him, no one calls the police.

Finding Solutions

Residential crime against elderly citizens is critical. But these victims are only that segment of society that is easiest hurt and in greatest need of help. The remainder of American society needs help as well.

The alertness of a single individual citizen is an important resource because it can pose a significant threat to the residential criminal. And even the most informal neighborhood organization formed for the purpose of maintaining a crime watch can create a synergistic force that can significantly reduce the residential crime rate in an area.

In addition, the elderly should be urged to organize in the interests of their own security, to create informal reliance networks of persons who have similar schedules, interests, and needs in order to decrease the physical aloneness of the elderly individual, and provide names of persons to be notified in cases of emergency. The involvement of exemplary young persons in high crime neighborhoods in accompanying and aiding the elderly who are alone is seldom attempted, but potentially beneficial.

Considering the very high probability that a person living in or near a high crime area of a city will become a multiple victim of burglary, organized citizen volunteers, trained and working under specific guidance of local police, should make home visits to the elderly, and offer advice on practical measures to reduce the chances they will become victims of crime.

As underlying support for all such efforts, information programs on personal and residential security in their neighborhoods must be developed for elderly citizens.

However, no programmatic approach will help much in suppressing residential crime unless there is active public commitment to the basic notion that a crime against one member of a community threatens the whole as well as its parts. Despite a constant national outcry against crime, that notion, curiously enough, is still rarely entertained at the grass roots of American society. ☛

Mr. Cunningham is principal social scientist with the Midwest Research Institute, 425 Volker Blvd., Kansas City, Mo. 64110.

A 100-unit, nine-story building for low-income elderly and handicapped tenants in Columbia Heights, Minn., a Minneapolis suburb of 24,000, features a new idea in fire safety, devised by Dean Otterson, city planner and executive director of the Columbia Heights Housing Authority.

Having studied the shocking statistics of deaths and injuries from fires in high rise buildings, Otterson designed a plan that combines the traditional sprinkler system with electronic detection equipment. While with sprinklers the temperature must reach at least 165 degrees Fahrenheit before the fire alarm goes off, the electronic smoke detection units provide an early warning of unsafe fire conditions. The focus of the system in the Columbia Heights project is on detecting a fire before it reaches proportions that endanger lives.

Corridor design is planned for minimum travel distance to exits.

Monitoring System

A complete evacuation and communication system built into the structure will allow supervised evacuation in case of fire. It will provide tenants with information about the fire's location so they won't take unnecessary risks. An annunciator panel located inside the building's vestibule flashes a series of lights if a fire is detected. The silent alarm goes to the fire department. The first fire-fighting unit to arrive on the scene goes to the panel, locates the fire, and immediately goes to the floor it is on, under supervision of the fire chief or captain who remains at the panel.

"During the whole process," Otterson said, "the fire chief has direct communication with each floor of the entire building in order to provide information on evacuation plans to the tenants."

Minimum requirements for the Columbia Heights project involve

Minnesota City's High Rise Fire Safety System

By Jay Ulku



integrating a number of systems into one interrelated plan for total protection:

- *For fire protection:* one high speed, open area system smoke/heat detector in each living unit; smoke detector units for fan shutdown; heat detectors in janitor closets, mechanical and maintenance area; smoke/heat detectors located in community spaces, trade areas and corridors; standby battery and trickle charger; and remote trouble alarm with silencing switch and pilot light.

- *For fire alarm:* one annunciator panel; one control panel; leased line

annunciation and power supply for connection to the city fire department via leased telephone lines; remote indicator lamps for units housing handicapped tenants; manual pull alarm stations located throughout community spaces, trade areas and corridors; and alarm connection to the caretaker's dwelling.

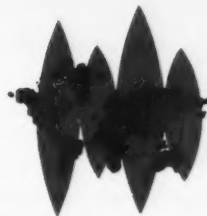
- *For controlled evacuation and communication:* an intercommunication system for voice communication and direct signalling that will provide apartment-to-entrance communication and door lock control; individual call per floor and all call paging by authorities; and direct fire department telephone control, with communication between fire department personnel only between floors and to the master phone in the building entry. Also, an evacuation and alarm control system by which authorities can sound selected alarms for controlled evacuation, entrance control of elevator operations by fire department personnel and a ventilated smoke tower are required.

- *For fire suppression:* a sprinkler system for corridor areas, community room and trade area with sidewall mounted sprinkler heads and an inspector's test connection; standpipes and hose cabinets; recessed fire extinguishers, three per floor; and fire extinguishers to serve community spaces, mechanical and maintenance areas.

"Our main responsibility lies in the safety of the people we serve before safety of the structure itself," Otterson said with concern. "If the building were to catch fire and burn to the ground, yet all tenants were out safe and uninjured, then my responsibility would have been met. You can't put a dollar value on human life."

Mr. Ulku is news editor of the Columbia Heights Sun Newspapers.

International Focus



Soviet Environmental Team Visit

The U.S.-U.S.S.R. Joint Working Group on Enhancement of the Urban Environment held its third annual meeting in the United States November 8-22, 1974. The delegates reviewed the progress made during the 1974 work program and agreed upon the 1975 projects of cooperation. Negotiations were held in Washington, D.C., November 11-14, followed by urban development and environmental site visits to Charlottesville, Virginia, Boston, and New York. A joint Protocol on the 1974 Working Group meeting and the 1975 program was signed in Washington on November 22.

During the Working Group meeting, the two sides agreed on eight project areas in which cooperative work will be undertaken in 1975. They will include joint documents on the correlation of individual and mass transit systems, as well as on the criteria for selecting sites and assuring adequate environments in new communities. (It was noted that design criteria and construction technology of new towns has been transferred to the new U.S.-U.S.S.R. Agreement on Housing and Other Construction, signed in June 1974.) Reciprocal visits of specialists will occur in the areas of solid waste management, urban environment in the far north, and historic preservation policies and practices. Documentary information will continue to be exchanged on noise abatement and control, use of urban and near-urban land for recreation zones, and land-use norms and standards and their impact on the environment.

Historic preservation has been a particularly fruitful area of exchange under the Agreement. Soviet commitment to preservation is extensive and well-organized. The U.S. believes it has much to gain from further investigation of the Soviet work, particularly insofar as restoration techniques are concerned.

Editor's Note: The Enhancement of the Urban Environment is one of 11 substantive areas defined by the May 1972 U.S.-U.S.S.R. Agreement on Cooperation in the Field of Environmental Protection. A Joint Committee meets annually to approve the programs developed by the Joint Working Groups which have been established for each substantive area. The U.S. Working Group on Enhancement of the Urban Environment is chaired by Michael H. Moskow, HUD Assistant Secretary for Policy Development and Research.


HUD Roles in International Meetings

A four-member U.S. delegation, led by Michael H. Moskow, HUD Assistant Secretary for Policy Development and Research, attended the 35th session of the Committee on Housing, Building and Planning of the Economic Commission for Europe (ECE), held in Geneva, September 9-13, 1974. L. Wayne Gertmenian, Special Assistant to the Secretary for International Liaison, was the Alternate Representative, and Walter B. Williams, then President of the Mortgage Bankers Association of America, and Charles N. Rassias, of HUD's Office of International Affairs, served as advisers.

The main purpose of the annual meeting of the Committee on Housing, Building and Planning is twofold: to review and approve the ongoing work and project proposals of its subsidiary bodies, and to hold an exchange of views on current trends and policies in the field of housing, building and planning in the member countries. During the exchange, energy conservation in residential buildings was discussed with particular interest. Various delegations described policies and technologies which had been developed, or were under development, to stimulate more economical use of energy or to reduce losses. In this context, the ECE Executive Secretary mentioned the work the U.S. is doing in the development of a Modular Integrated Utility System.

In recent years, the Committee's agenda has also included time for an in-depth discussion of a significant subject of current interest. At the 35th session, the topic was "The Future Pattern and Forms of Human Settlements." Following discussion on how best to contribute to HABITAT, the 1976 U.N. Conference on Human Settlements (see p. 1), the Committee decided to devote a major part of its next session to a preliminary pre-conference analysis of issues related to HABITAT.

During the discussion of future work programs and priorities, Assistant Secretary Moskow announced the formal invitation of the U.S. Government to host an ECE seminar on urban transportation in Washington, D.C., in June 1976. The invitation was welcomed and accepted by the Committee. The seminar will be organized by the U.S. Department of Transportation, in consultation with the ECE, HUD, and the Department of State.

The U.S. delegation felt that the work of the Committee offered good opportunities to keep abreast of housing, building and urban planning developments in the highly industrialized and urbanized areas of Eastern and Western Europe. 

Norfolk Gardens

By Nicholas J. Pope, Jr.

If projections hold true, by 1978 the city of Norfolk, Virginia, will have one of the largest shopping-amusement complexes ever built on redevelopment land.

Norfolk Gardens, a \$100 million megastructure, will rise on 17 acres of city-owned land purchased and cleared by the Norfolk Redevel-

opment and Housing Authority over a 5-year period.

The project is a major part of the city's plan for redevelopment of a 198-acre downtown area launched during the Fifties. The plan, which is being executed with \$29 million in Federal funding and \$86 million in matching city funds, is already yielding major benefits for the city. Taxes which averaged \$144,000 annually 3 years ago today average over \$287,000. And, Norfolk Gardens, once the site of dingy bars, warehouses, hotels, shops and decaying office buildings, is expected to yield over 2,000 new jobs for the city.

Architectural Wonder

Norfolk Gardens will give the city of Norfolk a major tourist and convention attraction. Market research indicates 1.3 million visitors can be expected in the first year of operation.

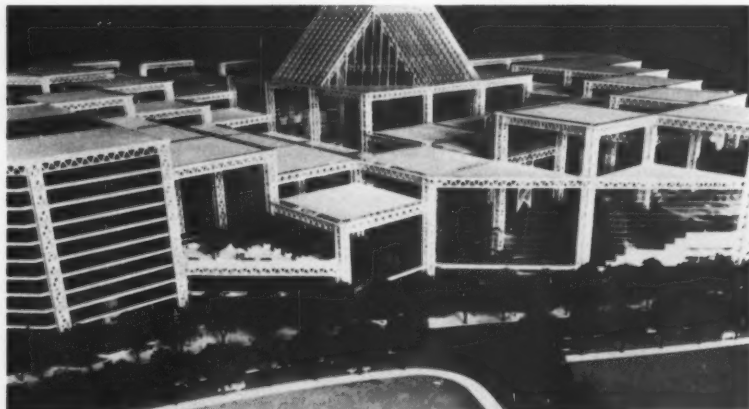
The megastructure will enclose an interior open space, or atrium, of 80 million cubic feet with a huge common roof and sheer glass side-walls. The multi-level roof, joining perimeter buildings housing a retail shopping center and a municipal parking garage, will have as its focal point a 90,000 square foot glass dome, soaring 200 feet above the ground. On the inside will be two football fields set side by side. An overhead people mover system, grounding in north and south intercept parking lots and linking all major city elements, is an integral part of the master plan.

Norfolk Gardens will be divided into several general areas—a 3-acre lake, 60-foot cascading waterfall, horticultural gardens and quiet paths with benches. Also there will be open dining areas, a band shell and concert areas which will form a section modeled on Tivoli Gardens of Copenhagen. Other areas contain a truly unique entertainment park, night clubs, specialty shops and similar attractions.

The city of Norfolk will form a recreation authority which will own the park and gardens and receive revenue directly from its operation. International City, an Atlanta based firm which will build the megastructure, will develop 240,000 square feet of retail shopping space and install \$8 million worth of amusement rides and concessions. The builder already has under construction in Norfolk a \$15 million hotel and a \$10 million office building which, while independent of any city financing, are integral parts of the master redevelopment plan of the 17-acre area. Norfolk Gardens will be financed through the sale of revenue bonds. ☛

Mr. Pope is with the Norfolk Housing and Redevelopment Authority.

TOP—South elevation of Norfolk Gardens
BOTTOM—Concert dome (center) overlooking horticultural gardens



lines&numbers

PROPOSED HUD BUDGET, FISCAL YEAR 1976

DEPARTMENTAL TOTALS (Dollars in Millions)	ACTUAL 1974	ESTIMATE 1975	ESTIMATE 1976
Appropriations	\$3,101.4	\$5,199.7	\$5,856.6
Budget Authority	8,109.9	50,960.6	30,301.8
Budget Outlays	4,785.8	5,516.8	7,055.0
Appropriations for Assisted Housing Payments	2,020.0	2,300.0	2,245.0
Units Under Payment	1,969,583	2,198,000	2,427,000
HUD-Assisted Housing Starts			
Fiscal Year	88,493	144,300	222,000
Calendar Year	100,404	157,100	N.A.
Full-time Employees in Permanent Positions	15,021	15,200	15,200

N.A. —Not Available

APPROPRIATIONS (funds available for obligations and disbursements) AND BUDGET AUTHORITY (right to incur obligations and make outlays) (Dollars in Thousands)

MAJOR ELEMENTS OF APPROPRIATIONS

Community Development Grants	...	\$2,175,000	\$2,550,000
Housing Payments	\$2,020,000	2,300,000	2,245,000
Operating Subsidies	(319,995)	(450,000)	525,000
Comprehensive Planning Grants	75,000	100,000	...
Research and Technology	65,000	65,000	57,000
Flood Insurance Program	20,000	50,000	75,000
Fair Housing and Equal Opportunity	9,777	11,887	12,735
Urban Renewal Programs	600,000	197,000	201,665
Model Cities Programs	150,000	123,375	...
All Other Appropriations ^{a/}	161,608	177,459	190,214
Total Appropriations	3,101,385	5,199,721	5,856,614

^{a/} Consists primarily of Appropriations for administrative expenses and for participation sales insufficiencies.

BUDGET OUTLAYS (cash payments or loans made) (Dollars in Thousands)

MAJOR ELEMENTS OF BUDGET OUTLAYS

Housing Subsidy Payments	\$1,788,326	\$2,130,000	\$2,608,000
Community Development Grants	...	225,000	1,300,000
Urban Renewal Programs	1,126,021	1,250,000	1,250,000
Mortgage Insurance Programs	862,767	792,000	730,000
Special Assistance Functions	41,772	260,933	385,183
Revolving Fund (Liquidating Programs)	-4,902	-4,000	230,920*
Model Cities Programs	468,475	280,000	230,000
National Flood Insurance Program	51,463	68,330	128,000
All Other Outlays (net)	71,383	45,496	65,139
Research and Technology	58,382	56,000	61,000
Comprehensive Planning Grants	101,302	110,000	60,000
Rehabilitation Loans (Sec. 312)	4,845	88,000	6,714*
Water and Sewer Grants	136,055	140,000	*
Open Space Land Programs	79,928	75,000	*
Net Budget Outlays	4,785,817	5,516,759	7,054,956

*Assets and liabilities in terminated Community Planning and Development programs are being transferred in FY 1975 to the Revolving Fund (liquidating programs) for disposition.

—Prepared by Robert Ryan
OMI, Office of Administration

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